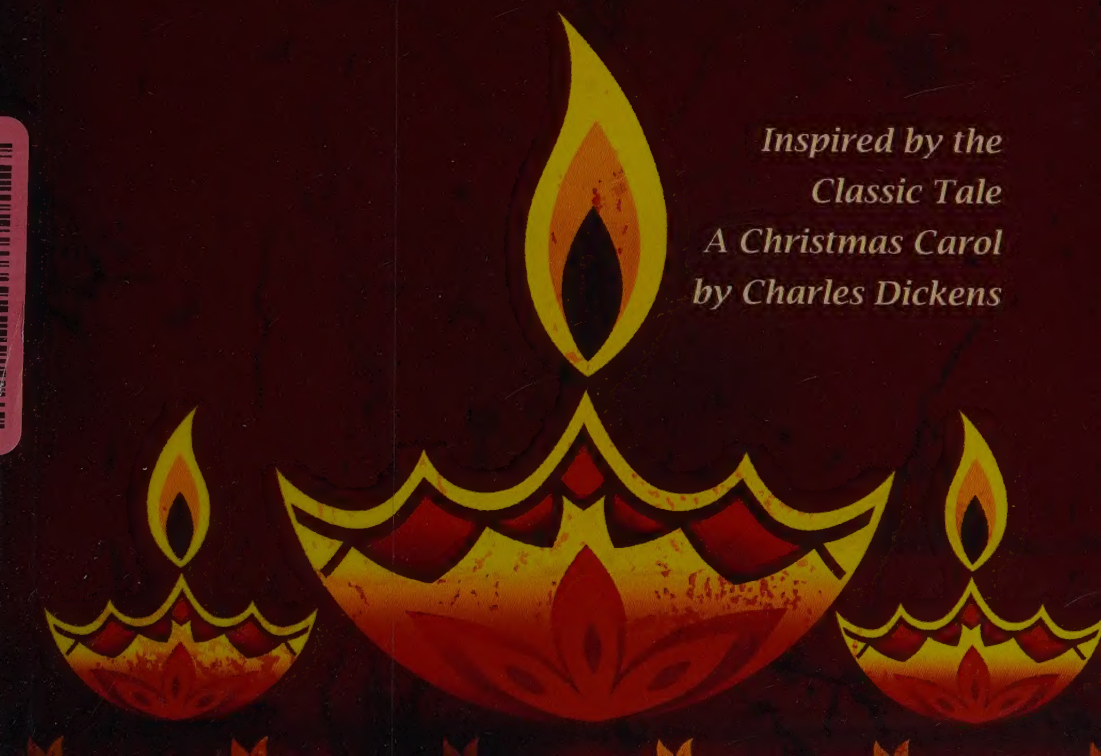
Subash Kundanmal

A Song of Light

A Modern Yarn about the Festival of Diwali

Inspired by the Classic Tale A Christmas Carol by Charles Dickens



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By
Subash Kundanmal

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by

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TO MY SON, SOAN, WITHOUT WHOSE ENCOURAGEMENT THIS WORK WOULD NEVER HAVE BEEN STARTED OR FINISHED.

Introduction

On the eve of a recent Diwali, (that glorious Festival of Lights), the cantankerous and vainglorious moneylender, Salaram Baiman, comes face to face with a Shakespearean truth, to wit, "There is a divinity that shapes our ends...". The fantastical events he experiences transforms his view of the world and of himself. That Diwali his feet are set upon a path that liberates him from his venial bondage to avarice and self-absorption. The Goddess Laxmi with her helpmates illuminates his understanding of the true significance of Diwali and the moral imperative of benevolence in a world that is disproportionately poor and disenfranchised.

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CHAPTER ONE

Meet Mr. Crorepathi and Mr. Baiman

It was certain—indeed, an irrefutable fact—that old Mohamed Crorepathi was as dead as any mortal could possibly be. His personal physician, Dr. Neem Hakim, had signed the death certificate. It was countersigned by no less a personage than the Chief Mullah of the neighborhood mosque. It was duly noted in the Register of Deaths and Record of Disposal of Mortal Remains by Muslim Burial by His Honor, the municipality clerk, and also countersigned by Crorepathi's business partner, Salaram Baiman, who was the only other person at his burial at Charni Road in South Mumbai.

Mohamed Crorepathi had never married, had no issues (which is to say, he had no children), nor did he leave behind any known relatives. When he was alive, he had felt no need for any. Upon his death, he needed them even less. Consequently his only friend and business partner had inherited his share of the company, his considerable wealth, and the earthly bric-a-bracs of his austere existence. This legal arrangement was in accordance with their business contract and the last wills duly executed by each partner, which gave the right of inheritance to the survivor. The luck of the cosmic

draw, if you will, and quite possibly the only gamble the two risk-averse, shrewd businessmen had ever ventured in their long association.

The duo had been as close as two hundred rupee bills folded in a double knot in a green grocer's dhoti, tucked snugly in the vicinity of the cozy confines of the family jewels. By day the partners spent their working hours extracting every conceivable business advantage from their clientele. Their leisure hours consisted of mutual backslappings and cheerful reminiscences of their savvy business exploitations as they counted their weekly revenues, took stock of their accounts receivables, and devised ways and means to further increase hidden transaction fees for their loan-sharking services.

There had never been any discord, or *laffra*, as it is referred to in India, between them, according to Bol Bacchan, owner of the local rumor mill and well-known stock-market tipster on Dalal Street. This was notwithstanding the fact, as recounted earlier, that Mohamed Crorepathi was a Muslim and Salaram Baiman was born Hindu. On that account alone, it would be tempting to presume that there must have been some social, cultural, or religious tensions between them, however miniscule or fleeting. Assuredly it was not so, and the consensus among all eager ears, ever-watchful eyes, and nosey nitpickers was that the partners were 'solid parties' completely devoid of any vestige of religiosity. This was, indeed the case, as both had publicly proclaimed and privately confirmed that religion was a terrible distraction from the main purpose of life.

The reader might inquire what that exalted purpose might be. Well then, without embroidering the facts with chichi words of philosophical intendment, it may be stated that they had determined early on, in their acne-prone days, that the crowning cusp of life's highest goal was the accumulation of gold bullion and silver ingots, high-yield redeemable bonds and trust deeds, United States Treasury notes, dividend-bearing stocks and debentures, interest-bearing certificates of deposits, savings accounts, collateralized short-term promissory notes, and cold, hard currency in dollars,

pounds, euros, rupees, rubles, and whatever the Chinese used to fund their gleaming new cities.

It was in these financial instruments and gold and silver treasures meticulously stashed in their office vault that the partners had found Buddha's Nirvana. But let us be very clear about this. It is not the innate capacity of money to buy such niceties as Lamborghinis, Lear Jets, or Lürssen yachts in which the partners had found solace and salvation. On the contrary, they believed that such extravagances were for the proverbial prodigal sons, living on Pedder Road, Breach Candy and elsewhere in South Mumbai, who were put into this world to be disgorged from their wealth. Likewise they were of the view that oceanfront properties and sandy beaches were for sea lions, snails, homeless vagrants, and wealthy loafers. What of trips to exciting, exotic places like Constantinople or Rio de Janeiro you might wonder? The priggish prickly pair would answer as one to inform you that travel to such destinations was for migratory birds, flight attendants, and spendthrift vagabonds. Discussion closed.

They had repeated for all who cared to listen, as though it were a holy mantra that money did not grow willy-nilly on banyan trees to fall with a pleasant *plunk* by the sheer force of human will, nor was it casually plucked from low and idle Mussaenda shrubs that grow wild in the Western Ghats. It took hard work of the *gaand ghasowing* kind to make money. (For those unfamiliar with the phrase "*gaand ghasowing*," try this: imagine, if you will, your derriere being scraped with a strip of eighty-grit sandpaper.)

The partners were of the view that it took yogic concentration of the most astringent sort to keep track of one's assets, and oftentimes this required repeating the count to make double sure—no, triple sure—that the accounting was accurate. This was grueling hard work that involved a lot of fingering, which exponentially increased the risk of carpal tunnel syndrome inherent in such repetitive physical motions. It also demanded laser-sharp

focus to ensure that their ledger books (more sacred than the Upanishads and maintained by their underpaid dim-witted clerk, Ashish Daftary) were accurate to the last blood-tainted paisa. This occupied a great deal of their time, and as the titans of Dalal Street will tell you when the clock strikes the final gong of the closing bell at the Bombay Stock Exchange, "Time is also money."

Perhaps the gourmands among our readers may wish to ascertain how these most strange bedfellows felt about scrumptious cuisines of the mouthwatering kind. A good question, indeed, and let us not fidget around about it; waiting for the pot of water to arrive at boiling point. The partners believed that, at the end of the day, it amounted to no more than what academics have termed "bovine scatology" and regular folks the world over call "bulls**t." And while on the subject of ends, they would propose unabashedly (without a playful wink of eye or ghost of smile which might hint of jest) that food and drink go in one end and come out from two others.

In point of fact, it was their position that the wise men of Banaras, Hardawar, and the far reaches of the Himalayas had proclaimed since even before the wars of the Pandavas and Kauravas that the stomach was the devil's domain, designed to indiscriminately pick the pockets of the gullible and the glutinous. The very idea of spending their hard-won dough on freshly prepared Goan fish curry served with saffron-laden basmati rice from the rich paddy fields of the Punjab or *seekh kebabs* and chicken *tikka massala* accompanied by freshly baked, hot, buttery *roomali rotis* served in fancy five-star hotels in Goa and South Mumbai held absolutely no appeal for them. In fact, they felt a surly contempt for the native ne'er-do-wells who ate at these expensive venues, aping the foreign tourists who assembled there, drinking Heineken and other imported beers. "Bapp re bapp!" (Which loosely translates to 'father of my fathers'). The local louts were too insensate to realize that the bottled beverages they were guzzling eventually turned to pee of the same hue. Piss in, piss out, piss in and piss out—what a joke!

It would, however, be no laughing matter when the young bucks who ate at these fancy banquets like pigs at a trough joined the pariahs on the sands of Chowpatty scavenging for morsels of food stuck on banana leaves in and around the *bhelwalas'* stalls. The sorry suckers were tattooed by destiny to squander their last rupee and would be pounding the pavements before long, like so many other beggars, with bony hands outstretched while singing, *"Babuji, ek paisa dedheh!"* The frugal fellows ate grudgingly at a nearby neighborhood eatery at Opera House, where the rice plate was always ready and served with a diluted *daal* and an additional dish containing some mashed-up vegetable matter that appeared to have been salvaged from the remains accumulated on the pores of the strainer in the kitchen sink. It was standard procedure for the kitchen staff of this ungodly pigsty to immerse the organic refuse so gathered in piping hot dishwater gravy and serve it to their patrons with a sprinkling of a few cilantro leaves. This was designed to enhance the visual appeal of the unholy mess. However, one would easily empathize with a stray, hungry Indian cow if it twitched its nose and trotted away from such an offering in search of greener pastures.

But the highlight of these so-called delicacies was a freshly smashed onion and free pickles from Bedekars (available in Indian grocery stores worldwide, wherever Indians and Pakistanis live), that may be eaten to one's heart's content and as much of it as the human metabolism could withstand. Crorepathi and Baiman customarily washed this down with tumblers of *oongli cum* tap water. (*Oongli cum* is a common command to food servers by patrons to keep their frigging fingers above the water line in the glass), followed by the management's complimentary cup of *paani cum chai* to aid bowel movements and to encourage soft stools with no sharp surprises. To those of you who wish to acquaint yourselves with the term *'paani cum chai',* - it simply means less water and more tea leaves. Now this was what the partners referred to as a sensible meal of good value. It had been their lunch and dinner every day, three hundred and sixty-five days of each year, for the twenty-five odd years that they had been in business.

What of friendships, you might enquire. They would answer with the confidence of stock-market analysts on MSNBC that it was an open invitation absent a stop-loss clause extended to the weak and needy to cry the blues about their money-related woes and other petty problems. According to them, it had been well established since the first crow cawed at the break of dawn of Indian civilization that human companionship in all its permutations and combinations were a source of freely flowing red ink on balance sheets and financial ledgers. Also, it had been argued, rebutted, and determined, ad nauseam and with no lingering questions remaining in the docket to be considered, that human interactions of all kinds were a form of indirect taxation, a source of perennial discontent, and a royal pain in the rump. Familial relationships, in particular, were like the trains in Mumbai operating with clockwork precision and carrying precious cargoes of human resources to and fro from Churchgate to God knows where. The partners had been more than happy to be a pair of unattached singles—or *lukhas*, (as they are called by the vulgar in India),—huddled on a bench at the railway platform of existence as trains whistled by hither and yon, carrying cargoes of human fools mindlessly devoted to other human fools.

Thus, the loving companionship of roly-poly wives of Marine Drive and Juhu Beach putting on airs and waving their smooth, waxed, gold-bangled arms about, while complaining of the unreliability of their retinue of domestic help was simply not for them. As for the playmates of idle, rich men, those young, luscious, ruby-lipped mistresses looking and smelling like flowers in springtime and neatly packaged in the latest designer clothes meant absolutely nothing. Instead they viewed all such relationships as evidence that a loophole of an immutable law of the universe was at tireless pains to transfer the wealth from the many imbeciles of the world to the wise and scarce few. Quod erat demonstrandum, or, as any schoolboy who knows the difference between his geometry test and his testes would say, QED.

Children? Bah! Those monstrous consuming machines were to be avoided, just as one is best served maintaining a respectable distance from lepers.

Children were waddling, babbling promissory notes to be paid on demand. Their musical laughter or the pitter-patter of little Mushkin's feet dancing a merry jig to the latest offering by Lady Gaga or little Viva, giving sweet voice to Rehman's international hit "Jai Ho" gave them shivers, chills, and other flu-like symptoms. All that these creepy little creatures ever offered as a return on investment were poop, burps, farts, bubbles of snot, and unforeseeable expenses—from the rocking cradle until death do us part, from the certain now to the indefinite hereafter.

Did Crorepathi and Baiman love money because of the relief it could bring to the sick, the needy, or the poor? Sorry to disappoint you if you harbored in a warm and feathered cocoon of such noble delusions. Sadly, the truth is otherwise. The partners detested them more than they did the indolent rich. In point of fact, it had been made abundantly clear to the sick, the needy, and the poor of the city that the partners considered them to be lazy, lice-infested losers. If it had been left up to them, all foul-smelling beggars and the poor, along with their colonies of infectious microbes, would have been marched to jails and forced-work camps where they could earn their charpoy and tiffin by performing productive chores for community and society. Now that—if ever there was one—was a worthwhile, legitimate utilization of the taxes the partners paid the useless governing classes in New Delhi from the money they earned by the collective sweat of their furrowed brows.

For the middle class, though, the partners felt a sort of symbiotic perverse affection of the kind that butchers have for healthy little goats before they end up hanging on hooks and shepherds reserve for their flocks of wooly sheep at shearing time. Ah, yes, the Goldilocks middle classes—never too rich and not too poor—could always be relied upon for falling short when cash flow goes "drip drip" instead of "slosh slosh" in their blind pursuit of the lifestyles of the rich and richer. Crorepathi and Baiman's business had succeeded like the locust invasion of 1863 in Punjab on account of the fact that the middle class suckers struggling to live up to the proverbial Bajajes next door sooner, rather than later, would walk the plank that led to their

loan-sharking operation for available cash at double-digit interest rates starting in the low twenties. As was the policy of their business, the cash-strapped chumps would deposit their silver whatnots, their wives' gold jewelry, Rolex watches, and their Belgium-cut diamond rings as collateral to arrange for a *hawala* to send their little *Babaloo* to the University of Nebraska or get their little *Bubbali* married off to some IT professional who dreamed of becoming the next Steve Jobs.

Although Crorepathi and Baiman had some memorable moments during the daily squeeze and grind of their business devoted to the accumulation of money, their greatest source of happiness was always reserved for the auspicious annual festival of Diwali simply because it was the end of their accounting year, as it is for many businesses across the length and breadth of the Motherland. It is at that time when accounts of the previous year are balanced and closed for all intents and purposes to permanently seal off the records of buried hatchets, unaccounted-for dead bodies, and inexplicable and uncomfortable accounting truths. It is also the time when profits are duly determined and distributed among business partners and their associates in ratios and proportions of their individual culpabilities.

During Diwali, as all true Indians will tell you, business offices, factories, and homes alike are lit with clay oil lamps and filled with fragrant incense smoke. Garden-fresh flowers are arranged joyfully in a crystal vase here and a terracotta pot there to pay homage to the copper and brass statuettes of the pantheon of Hindu gods and goddesses. Friends and families throughout the Indian subcontinent and in Little Indias abroad ooze with delight as they gather to eat sweets, play card games, and offer thankful prayers to the benevolent Goddess Laxmi, the penultimate emblem of wealth and prosperity. Corpulent Brahmin priests race like NASCAR speedsters to nuclear plants, coffee shops, textile mills, steel factories, humble homesteads in the motherland's many landfills, and palatial homes in Mumbai, Chennai, Ahmedabad, and New Delhi to conduct pujas to welcome the goddess and to invoke her blessings for a bountiful harvest of legal tender

in the years ahead. It is also the time when Johnnie Walker Black flows like the River Ganges.

But Baiman and Crorepathi had neither the time nor the inclination to waste on ceremonies or to expend a single copper paisa to add an extra inch to the waistlines of pundits and Brahmins, however well versed they might be in the Vedas. While the rest of the country enjoyed the goodwill and fellowship of friends and family, which is the heart and soul of that sacred and festive season, they instead fondled and caressed with the sensuous delight and abandon of brash young lovers the accumulated treasures secreted away in their cold office vault. They loved the warm rustle and touchy feel of currency and the inky smells of stocks, bonds, and promissory notes as they exclaimed, "Wheee!" They ogled their booty of jewels and other valuable knickknacks of unredeemed collateral with the bulging lustful eyes of Ravana's many heads upon first seeing the gorgeous Goddess Sita. They would raise some of the treasures above their shoulders and shower the clinking shiny gold and silver coins over themselves, salivating from time to time like puppies at a backyard tandoori bash.

While others dressed in new clothes and exchanged gifts with one another and rendered their homes spick-and-span to welcome the Goddess Laxmi with prayers and feasts, the two partners reveled in the throes of joy that bordered on impending orgasmic convulsions while examining the assets meticulously entered by hand by their overworked and underpaid accounting clerk, Ashish Daftary, who wrote in pencils that had been reduced to stubs as he toiled away in his windowless, fan-less, dingy office cubicle day in and day out all year lóng.

Well, it was the morning before Diwali once again. It was on this very day, seven years earlier, that Mohamed Crorepathi had been buried. With his customary scowl of perpetual annoyance, an aging Salaram Baiman began the morning walk to his office in the Opera House District in Mumbai. Much to his chagrin, the madding crowds were up and about doing their last

minute shopping, and he used his walking stick liberally to part the waves of cascading humanity that came in his way. People stopped and stared at him for good reason. His appearance was hardly a soothing lotion for sore eyes, and if a clearer understanding of this is required, then a digression must be permitted.

Aging can be kind to some people, but it had not been so to Baiman. It must be acknowledged though, that his cheap habits over the course of a good many years had exacerbated the decline in his appearance. The sparse hair on his head were more yellow than white. This was the result of Baiman's preference for the cheapest soap available in the local bazaar—the very same soap that housewives gave to their kitchen maids to clean the greasy pots and pans with. This was based on Baiman's hypothesis that if the cheapest soap was good for oily kitchen utensils it would more than suffice to remove the daily grime from his epidermis. Years of constant use of this degreaser of industrial strength had resulted in his complexion acquiring the lackluster yellowness of a jaundiced eye, and the skin of his bloodless face had become as taut as the business end of a tabla. But he cared not of what the general populace thought of him, as he had a very low opinion of them. The digression duly ends here, and the story continues forthwith.

And so, here it is again that, despite his mutterings and loud grumblings directed to all who crossed his path on the dug-up pavement with gas and water pipes exposed, the city streets were filled with fun and frolic. Festive music blasted from speakers so loud as to rupture the eardrums of the living and to awaken the dead. Costumed performers dressed like God Ganesha, Lord Rama, Lord Laxman, Lord Shatrugan, Lord Bharat, Goddess Sita, and the Goddess Laxmi posed for photographs with revelers as they encouraged shoppers to patronize this store or that one. A local yokel commissioned by a neighborhood shop to play Lord Hanuman for the occasion had the audacity to grasp Baiman by the elbow to escort him to a store called Bangle Bazooka. He received a sharp poke in the ribs and a low growl from Baiman in return for the solicitation.

Street urchins spun tops and played an animated game of marbles by the curbside, and at regular intervals they would run up to the cars stalled in traffic and wail, "No mummy, no daddy," in the hope of receiving some holiday baksheesh from the well-heeled passengers within. Upon being heckled to get out of the way or receiving a small donation from some kindly soul to commemorate the festive season, they would gleefully dash back to their games. Even they knew better than to petition Salaram Baiman for a handout, and they melted into the crowds as he walked by. Little girls dressed in their holiday best with fresh mogra flowers in their neatly combed hair and cheerfully playing hopscotch went wailing to the safe arms of their *ayahs* as he sauntered by with gloom in his left step and doom in his right.

Notwithstanding the conspicuous absence of the warm holiday spirit in Baiman's frosty heart, fireworks went off in celebration as jubilant humanity spilled over from the pavement and onto the streets shared by trucks, buses, bicycles, rickshaws, scooters, bullock carts, and cars. Cooks and their helpers armed with shopping lists and grocery bags zigzagged through the human maze. Their *memsahibs* had ordered nothing but the daintiest dishes to be cooked for the upcoming Diwali feast, and they needed to hurry back to their kitchens to start the preparations. Hoarse street vendors out-yelled one another to draw the attention of cash-rich prospective shoppers. Prosperous, potbellied gentlemen wearing colorful silk *kurtas*, Levi's jeans from America, and designer sunglasses from Europe and their double-chinned wives all decked up with gold necklaces and bangles flocked jewelry shops. They swooned over display counters to purchase even more gold and silver jewelry.

Crippled and blind beggars were alert, with hands outstretched to receive donations from the guilty of conscience and the charitable of heart alike. The air was filled with the fragrance of burning incense sticks and the aromas of freshly fried *pakorras* and *jalebies.* Clothiers selling garments were crowded wall to wall as shoppers outdid one another to buy new clothes for the festive occasion. Provision stores offering clay oil lamps, fireworks, and a hundred indispensable items needed at Diwali time were packed to capacity. Taxis

plied back and forth through the busy traffic as *patiwallas* carrying cane baskets filled to the brim with purchases on their heads dodged the traffic to unload the merchandise into the trunks of double-parked cars. The police *hawaldar,* with his ticket pad drawn and an expectant glint in his eye, blew his whistle with gusto as drivers meandered through the traffic, breaking a rule here and a regulation there. The chubby fellow would toddle up to the offending driver, and upon his approach, a manicured hand would poke out of the car's back window to make a contribution to the retirement plan of the obese keeper of law and order. People loudly bade the greetings of the season to one another from across the streets, and the many gods and goddesses in the heavens above were pleased to note that all was well in this part of the world at this wonderful time of year.

Entertainers were out in full force. A juggler held court in front of a sweet shop. Across the street, a fire-eater impressed some young maidens as spruced-up young men sent secret glances to them. The pretty damsels giggled and blushed while the young dandies jostled about and dared one another to approach them. A large crowd had gathered to watch a bear and a monkey skip rope and perform headstands and somersaults. On an open *maidaan* by the side of the road, a giant Ferris wheel decorated with flags and festoons whirled away, its passengers screaming in delight as they saw the world go topsy-turvy at each downward turn. Children and infants sat with their grandparents in brightly painted giant cups and saucers or on bunny rabbits, horses, and ducks on a melodious merry-go-round. Nearby a brass band played a popular Bollywood tune as singers lip-synched the lyrics and dancers pranced about with vigor and vim.

At long last, Baiman turned the corner and arrived at his office with its familiar faded signboard that read, "Baiman Crorepathi—Money Market." He had never bothered to change the signage after Mohamed Crorepathi had died. Why waste good money on it? Sometimes the customers who came to his office to transact business called him Crorepathi, and at other times they called him Baiman. It did not cost him one paisa to answer to either name.

He opened the front door and entered, muttering to himself that he had just walked through the very portals of Hell. On his way to his private office, he scowled at his clerk, Ashish Daftary, who had lit a single clay oil lamp in front of a colorful little picture of the Goddess Laxmi in his dingy little cubicle.

"Put out that oil lamp at once, fool!" bellowed Baiman. "Have you taken leave of your senses, or have your senses taken leave of you?" he asked, as though the two scenarios would somehow produce different results. He sputtered on, "Is it your intention to commit this office to flames so that all my money in the vault is reduced to a smoking heap? Mr. Daftary, this very morning I was of the mind to let you go. Now you have given me good reason why I should."

His poor office clerk nervously snuffed out the flickering flame and stammered, "I'm very sorry, sir. I was only offering prayers to the Goddess Laxmi and seeking her blessings for your continued prosperity. It's Diwali tomorrow, sir, that's why!"

Baiman was on the verge of saying, "Bah! Humbug!" to him, but a cheerful voice interrupted and announced, "Happy Diwali to you and your family, Mr. Daftary, and to you as well, Uncle-ji."

It was the voice of Baiman's nephew, Bholaram Pahelvan, a fine-looking, strapping young fellow acknowledged by all who knew him to be a soul of sterling quality and a chap with a very sunny disposition. He had entered the premises just as Baiman was settling down in his office chair. Bholaram greeted his uncle warmly with a broad smile on his handsome face as he approached his desk.

"How are you, Uncle, on this lovely morning, and a happy Diwali to you. May all the Gods in heaven keep you safe and sound in mind, body, and spirit, as Deepak Chopra advises."

"Bah! Humbug!" sneered Baiman.

"Diwali a humbug, Uncle! You could not possibly mean that, I'm sure," said his nephew, slightly taken aback.

Baiman responded sharply, like a Diwali firecracker with a short fuse, "I mean that sincerely, from the deep confines of my skeletal structure. You have no reason to be happy! Why are you smiling and laughing and being so merry? You are poor enough, and besides, you have no prospects."

The young man replied with his customary good humor, "Come now, Uncle, what right have you to be morose and downcast? You have more money than the Maharajah of Kapurthala! You are rich enough!"

Having no ready answer on his caustic tongue to match wits with his cheerful nephew, Baiman said, "Bah," again and followed it with "Humbug!" with his customary haughty determination.

"Don't be so bitter and angry, Uncle" said the nephew kindly.

"What else can I be when I am surrounded by fools going about saying, 'Happy Diwali' and *Saal Mubarak,"* returned the uncle. He added indignantly, "The hell with Diwali! Tell me what is Diwali to you? It's a time for paying extra bills without money, a time when you find yourself one year older and not one rupee richer. It's a time when you cannot balance your checkbook while more unpaid bills arrive in the mail. If I had my way, I would have every idiot who goes about with 'Happy Diwali' on his lips soaked in lamp oil, stuffed with Diwali fireworks, and blown up like an effigy of Ravana."

"Did I really hear you say that, Uncle?" asked the shocked young man.

"I trust you are not deaf and that you heard exactly what I said, Nephew," replied Baiman tartly. He added, "You celebrate Diwali your way, and I will celebrate it in mine."

"Celebrate it?" asked the nephew. "But you don't celebrate it."

"Let me leave it alone then," Baiman snapped and added, "and much good it will do me and much good it has ever done you!"

"There are many things I could have profited from," declared the nephew, "and Diwali is one of them, but I have always thought of Diwali when it comes around each year as a blessed time—a kind, forgiving, charitable, pleasant time when men and women, regardless of their social status or financial condition and by some unstated agreement, open up their hearts freely and think of people less fortunate than themselves as fellow travelers upon the journey of life that itself is of uncertain tenure. After all, one is here today, and one could be gone tomorrow."

As though urged on by some irresistible cosmic force, the young man continued, "Uncle, I view Diwali as millions of our brothers and sisters in the country do: as a cherished festival, a time of great spiritual significance when old grudges should be forgotten, past debts forgiven, and charity allowed to blossom in every human heart. It's that special wonderful moment in time when the dry brown leaves of the neem tree make room for sprouts of fresh little green ones signifying a renewal of goodness and eternal hope. It is as though the highest powers in the universe have ordained harmony in the galaxies at this time of year, and the planets and the stars rearrange themselves in deference to that command to spread joy, hope, and love here on earth in honor of the Goddess Laxmi. And, therefore, Uncle, although Diwali has never added money to my bank account, I believe it has done me much good, and I say, Thank God for Diwali!"

Deeply moved, the clerk in his cubicle nodded his head in approval and clapped his hands with obvious delight. In doing so, he realized too late that he had inadvertently crossed the line over to the wrong side of prudence, and in a panic, he sank back in his chair and buried his head in the ledgers on his desk. Baiman half rose from his chair and hissed with

a voice loud enough to be distinctly heard by his clerk, for whom it was intended, "Another sound from you, and you will be served your walking papers, *Maderchot!*" (For those unfamiliar with the term '*Maderchot*', think Oedipus.) He continued, "And then you may find yourself spending this Diwali and the years that follow on the pavements, contemplating your foolishness." Turning to his nephew, he added, "That was impressive. I confess you're quite a powerful speaker, and I wonder why you don't run for elections to the Lok Sabha."

"Come to our home for the Diwali puja and dine with my wife and me and a few of our friends to celebrate the blessed holiday season. We would be so glad and honored if you agree to come." said the nephew.

"I will see you in Purgatory first," replied his uncle.

"But, why, Uncle? Why?" pleaded the nephew?

"Why did you get married when I specifically forbade it?" asked Baiman.

"Because I fell in love," replied Bholaram.

"Because I fell in love!" mimicked Baiman, as though it were the one thing that was more ridiculous than celebrating Diwali. With his patience on the threshold of exhaustion, he added, "I have much work to do, and so I will now bid you *Namaste."* He shuffled the papers on his desk to signify a resolute end to all further discussion.

"Uncle, you never came to see me when I was single, so why then are you now blaming my wife? Besides, she always asks about you and wonders why you never come to see us," said Bholaram kindly.

"*Namaste* to you, sir!" snapped his uncle.

The nephew continued patiently, "I want nothing from you; I ask nothing from you. Why can't we just maintain cordial relations, Uncle?"

"I said *Namaste*, and let me add, have a good life!" said Baiman.

The deflated nephew said, "I'm sorry to find you so inflexible. It is not as though there have been any quarrels between us, and really there are no matters in which we have had any disagreements. And in the spirit of Diwali and all that it represents, I came to personally invite you to spend the blessed holiday with us. In any case, I will not allow this to upset my happy spirit. So I will wish you a happy Diwali and be on my way—and so, happy Diwali, Uncle."

"Namaste," hissed Baiman.

"And a very happy new year, Uncle," said his nephew with a cheerful smile.

"Good-bye and good riddance," growled Baiman.

Bholaram, unruffled by his uncle's bitter rebuffs, withdrew without so much as a frown on his handsome brow or an unkind thought in his mind. By the main door, he conveyed his heartfelt greetings for the season to the clerk, who warmly returned the felicitation.

Baiman proclaimed loudly for all the world to hear, "My clerk—as poor as a mouse in a cemetery, in debt and with no money to pay his rent, with a wife and children to feed and clothe—saying happy Diwali! I live in the midst of idiots and fools!"

The idiot in letting the fool out left the main office door leading to the street slightly ajar. Two respectable-looking gentlemen with briefcases in their hands entered the premises. On seeing Baiman at his desk, they approached him.

"I trust we are in the office of Baiman and Crorepathi," said one of them as he checked a list. "Do I have the pleasure of addressing Mr. Baiman or Mr. Crorepathi?"

"Mr. Crorepathi has been dead for seven years. In fact, he died seven years ago on this very night," said Baiman coldly.

"May he rest in peace, but we have no doubt that the tradition of generosity during the holy Diwali season continues to be respected by his surviving partner," said the man as he proceeded to present Baiman his business card.

Baiman looked at the card and returned it. He frowned upon hearing the word "generosity" and prepared himself to be firm in the face of the coming sales pitch.

"We are members of a voluntary association that collects donations from the business community during Diwali, for it is during this festive season, Mr. Baiman, that we feel it is imperative to provide some relief to the poor and the destitute who suffer greatly at the present time. As you may be aware, hundreds of thousands in the country are in need of bare necessities, and even larger numbers are in want of common comforts, sir," said the gentleman with much sincerity.

"Are there no prisons and jails?" asked Baiman.

"There are plenty of prisons and jails," said the gentleman as he offered a paper and pen to Baiman to encourage him to make a financial commitment.

"And the orphanages and the rehabilitation centers for widows—are they still in operation?" demanded Baiman.

"They are, indeed, without a doubt, although I wish that the conditions there were better," replied the gentleman.

"And what of UNICEF and Mother Theresa's Sisters of Charity or whatever they are called and other private charitable organizations and programs in the country?" quizzed Baiman.

"Packed to capacity, and as usual, woefully understaffed and underfunded, sir," the gentleman reported.

"Oh! I was afraid that some calamity had occurred to prevent them from continuing with their providential services. I'm happy to hear that they are still around," retorted Baiman dryly.

"Despite the good work that these organizations perform, they have scarce resources to spare to cheer the minds of the multitudes during occasions like Diwali," returned the gentleman. "A few of us are endeavoring to raise a fund from the local business community to buy clothes, blankets, toys, food, and drink for the homeless. We have chosen to do so at this particular time of year because need and want are acutely felt by the poor during the festival of Diwali, while in the homes of the more fortunate, abundance rejoices. How much would you care to donate?"

Being a man familiar with the magic effect of numbers on people, Baiman replied, "Zero."

The gentleman smiled and persisted, "And what numbers, sir, would you care to attach before the zero?"

"Nothing at all," Baiman said, "What next?"

The gentleman misheard and sought clarification. "You wish to write a check? With a business establishment of your excellent standing in the community, a check is as good as cash. We would accept it gladly."

"I wish for the opportunity to get on with my business for the day. Since you asked, that is what I really wish. I do not celebrate Diwali, and I will never

support any cause that, by its very mission statement, provides merriment to lazy, idle people. I pay my taxes, which helps support many organizations, and those who are hard up should go there," said Baiman sharply.

"Many simply do not know that there is help available to them, and many more die on the streets for lack of the most basic human requirements," pressed the gentleman.

"I wish more of them to die. It will help alleviate the excess population, which is the cause of a lot of the country's problems," retorted Baiman.

"Many of the destitute poor find themselves in these unfortunate circumstances through no fault of their own," said the gentleman calmly.

"I don't care!" shot back Baiman.

"But you ought to," returned the gentleman.

"It's difficult enough for a man to know enough about his own business to keep up with the competition in this day and age. Should I waste my valuable time and resources to involve myself in the misfortunes of others? Do you think, for even a moment, that I would be able to take care of my own business if I had to stop and offer a helping hand to every laggard and beggar in the country? My business keeps me constantly engaged. And so gentlemen, I suggest we bring this matter to a close. Good afternoon, and *Namaste,*" said Baiman as he shifted a paperweight and rearranged some papers on his desk to signify that the meeting from his side was irrevocably terminated.

The gentlemen, having concluded that it would be easier to extract venom from the fangs of an Indian cobra than to get a voluntary donation out of Baiman, left his office politely to press on with their worthy charity drive elsewhere. Of course Baiman was very proud of the way he had handled the Good Samaritans, and he returned to his business matters with a smug smile of satisfaction.

On the pavement outside, the cheerful din of the festivities continued as the blazing tropical sun made its westward journey to the horizon's edge and the warm afternoon made way for a balmy tropical evening. The street-lamps and multicolored Diwali lights decorating the shop fronts lit up the faces of the merrymakers and the late-evening stragglers as they rushed about from store to store to finish their remaining chores. A group of urchins stopped outside the street door leading to Baiman's office to sing a mournful song. Baiman, on hearing the first few plaintive bars, picked up the paperweight from his desk and flung it at the door. It landed loudly, and the children outside scattered away to regroup a few doors down to finish their song before a more appreciative and charitable audience. Baiman wrote his last note, rearranged the papers on his desk, glanced at his watch, and rose from his chair. His clerk, anticipating that it was fast approaching the time to close up the office, began gathering his belongings. The poor clerk had much to do to prepare for the Diwali festivities and had little time left to do it in if he was to make it back to his humble abode at Shivaji Park in time to be with his family. Baiman stared at him and snorted.

"I suppose you will want tomorrow off on account of Diwali," said Baiman curtly.

"If you permit, sir," the clerk stammered humbly.

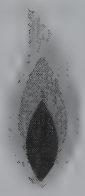
"Well, you wish me to pay you wages for a day when no work is done in return? How would you feel if I deducted two hundred rupees for the day that you wish to take off to frolic about town?" asked Baiman.

"Sir, Diwali comes just once a year," pleaded the clerk.

"That is hardly a reason to conduct an income tax raid on a man's wallet every Diwali," Baiman shot back and then added, "but I suppose if you must have the day off, then you must, but be here early the day after so you can catch up with the work you have left undone."

"Thank you, sir, and a happy Diwali to you," mumbled the clerk.

"Bah! Humbug!" replied Baiman as he double-locked the office door outside. The poor clerk half walked and half ran through the streets as though he had just been released from prison. His home was a long way off. He had to catch a train and then a bus, and it would be at least two hours before he would get there. Huddled in his coat, Baiman began his own slow journey with his walking stick for company.



CHAPTER TWO

Crorepathi's Ghost

If the reader were tempted to think that Baiman would vary his routine on the occasion of Diwali, he would be making a presumption based on evidence contrary to what has thus far been presented. Baiman, who prided himself for his strict adherence to his niggardly disciplined habits, come blazing fires or tsunamis, made his way to the same sorry eatery as was his wont each evening and sat in his usual melancholy place to partake of his pathetic dinner. There were fewer diners than usual on this day, since most people in the city were home for the Diwali celebrations to be with their kith and kin. Having read all the newspapers offered by the management of this sordid establishment for patrons to catch up on current events and to wrap their leftovers in, he rose to resume his solitary walk to his rooms a few streets away.

An eerie emptiness had enveloped the streets at this time, offering a stark contrast to the festive and gay afternoon earlier in the day. A group of beggars bundled in rags huddled around a roaring fire they had started to warm their cold bones. A leaking fire hydrant by the curbside had attracted the attention of bedraggled women and children. They were filling plastic bottles and any available containers among their meager belongings to capture the precious fluid before it trickled down the street. A few stray dogs meandered about, looking for morsels to gnaw at, among the piles of garbage accumulated

by the road. A somber group of pallbearers chanting prayers in low voices passed by unhurriedly, carrying a funeral bier on their shoulders, and for the second time that day, Baiman's thoughts harkened back to his dead partner, Mohamed Crorepathi.

Baiman arrived at the building in which he had an apartment on the top floor. These were rooms once occupied by his deceased partner. The building stood on a street that was once a residential neighborhood. Other dark unpainted buildings in varying stages of neglect and disrepair surrounded it. In their youth, the structures must have been merry witnesses to happier times when rows of trees blooming with flowers once provided a protective shade from the merciless glare and heat of Indian summer. It was a neighborhood that had once bustled with loving families and where children ran about the streets without a care in the world. But the locality had now gone to seed and was an area of mixed use, one in which warehouses and small offices coexisted with low-income housing of the meanest sort. Not a single tree was in sight, and the potholed street had very poor lighting. But it mattered not to Baiman, for he had no use for scenic views, and he possessed a natural affinity for darkness simply because it was cheaper than the alternative.

He fumbled for his ring of keys tucked away safely in his inner coat pocket, and by dint of years of mechanical repetition, he inserted the right key into the door lock. The key that usually sprang the lock open offered some resistance, and he pulled it out and reinserted it to negotiate the lock once more. In so doing, his glance fell upon the door. He observed a strange sight. In the center of the door, he saw a greenish translucent image of his late partner, Crorepathi. It stared at him with eyes wide open in a most alarming way. Baiman shook his head like a wet dog clearing water drops lodged in its ears, and he peered at the door once more. And there it was again. It was unmistakably his dead partner's visage. The hair on Crorepathi's head looked as though it had been churned up in a windstorm. The hairs pointed skyward, resembling the famous pompadour of the late, great Albert Einstein.

Baiman's lips were poised to say, "Bah! Humbug!" but something about the experience impelled him to reserve judgment. He proceeded to enter the building. He looked about to see if anything appeared out of the ordinary. All seemed to be normal. To the left stood the double doors that led to the warehouse tenanted by a wine merchant who used the space to store his merchandise. The assortment of shabby little offices, usually closed at this time of the evening, looked to be exactly as they always did. Baiman gripped the banister and carefully made his way up the stairs leading to his rooms. This building was a relic of the British Raj, and the stairway was wide and commodious. As he was walking up the stairs, he was startled to see the same somber pallbearers who had passed him by on the street carrying a bier upon which lay a corpse. They were descending the stairs, and they sauntered by him once more, paying him no attention whatsoever as they sang their reverent song in low voices.

There were the usual groans and creaks that seemed to emit from the tortured soul of this crumbling old building, but it had never bothered Baiman before. On this evening, however, he also heard strange muted echoes of distant voices and loud clanging sounds of metal objects being dragged about the floors. Filled with uncommon apprehension, he made it up to his rooms. Upon entering the apartment, he carefully double-locked the door from the inside, which was not his usual custom, and he then embarked upon a careful examination of all the rooms.

Nothing appeared to be disturbed in the living room. His reading glasses on the side table beside his banker's book were where he had placed them on the prior evening. The cushion rested on his chair as always. The other chair beside it lay undisturbed in much the same place. In one corner of the room stood a dead plant now reduced to twigs in its clay planter. In the kitchen the water faucet in the sink dripped with a plink-plunk, as it had for months. He made his way to the bedroom. He moved back the mosquito net that draped from the four posters of his bed, and he checked among the bedcovers. There was nothing unusual to be concerned about. He carefully examined the floor

under the bed and found not a thing irregular there. His old shoes were where they always were under the bed amid the cobwebs that had collected around them. His bedroom slippers were where he had left them when he had shuffled out of them that very morning.

He inspected the bathroom, and all seemed to be in order. He glanced at his robe hanging on a hook. He poked it with his walking stick just in case, and upon finding nothing unusual, he muttered, "Bah. Humbug," more from a false bravado that masked an underlying fear than out of sincere conviction. He did not change into his nightclothes but instead took off his coat. He put on his robe over the clothes he had been wearing and planted a nightcap on his head to keep warm. He returned to the bedroom to retrieve the eucalyptus oil on his nightstand and applied it with characteristic economy around his nose and temples before settling down in his chair in the living room.

He shut his eyes, and a few moments later, he began to snore. He awakened with a start upon hearing a howl that seemed to come from the warehouse below. It had been a long day, and he had not the energy or the nerve to investigate echoes and sounds that had never bothered him before. As he looked furtively about, his eyes fell upon the decorative ceramic tiles that bordered the walls of the living room. In each tile he saw the face of his erstwhile partner, with his windblown hair, staring at him with the bulging eyes that he had observed earlier on the building door. Perhaps this is a hallucination brought about by indigestion, he conjectured. Who can tell how many cults and downright ridiculous ideas may have been just that—brought about by indigestion! He reminded himself to take a spoonful of the Jeera Powder that he kept in his bathroom cabinet for precisely such contingencies. It always worked to relieve his occasional bowel irregularities. 'Bah. Humbug', he thought.

As Baiman sat in his chair, his eyes scanned the room, and for the first time in many years, his gaze fell upon the old Tibetan bell on a chain that had hung from the ceiling in the living room since the days when Crorepathi had occupied the premises. Before long, it began to sway. It swayed slowly at first,

and as the swing of the sway increased, the bell rang loudly, as he had never heard it before. Soon bells were peeling madly from every direction. They were chiming on the street outside and from the warehouse below. Suddenly there was a great clanking sound accompanied by thuds, groans, and yells of the most horrid sort that seemed to be approaching his chambers from the staircase outside.

Baiman was as helpless as a kitten on the roof of the Rajabhai Tower on the grounds of the University of Mumbai. He sat there slumped in his chair like snot in a runny nose, except that his teeth chattered incessantly, making click and clack sounds that seemed to annoy the unseen entities about, for they shrieked uproariously to register their disapproval. His temples throbbed, and every beat of his heart was tinged with dark forebodings. The sounds from without, though, grew louder and seemed to be nearing his double-locked apartment door.

In an instant, through that closed door, Crorepathi's ghost, with its frog-like eyes and windblown hair, burst forth into his living room. The ghost walked ponderously, taking each step carefully, for he was bound by metal chains intermingled with more chains that were weighted down with cash boxes, ledgers, chests, heavy bunches of keys, office files, banker's books, and padlocks of all sizes. Baiman briefly came out of his stupor and instinctively chose to revert to his former at-large and in-charge confident self.

"It's all humbug!" said Baiman.

"Humbug, you say! Do you not recognize me?" thundered Crorepathi's ghost.

"Who are you?" asked Baiman.

"Ask me who I was!" The ghost yelled as though he were addressing a room full of people who were hard of hearing.

"All right then, who were you?" mumbled Baiman, who felt it was best to say nothing that would excite this crazy and unpredictable apparition.

"In life I was your partner, and I once sat across from you in our office for many years, as you now sit in the chair on which I once sat, in rooms I once occupied," shouted the ghost.

"Would you care to sit down?" invited Baiman, alluding to the empty chair adjacent to his own. "That is, if you can," said Baiman while pointing to the ghost's metal chains and the cumbersome attachments.

"I will sit down, as I am constantly in need of rest," complained the ghost loudly.

The ghost rearranged the massive train of chains and entanglements and sat as best as could be managed on the chair.

"You don't believe in me, do you?" accused the ghost in a most demanding way.

"I don't. I mean, I do, but I think I don't," said Baiman, attempting to choose his words carefully so as not to aggravate the situation.

"Why? Have you taken leave of your senses, or have your senses taken leave of you?" shouted the ghost, using the same words that Baiman had employed earlier while chiding his poor clerk about the solitary clay lamp he had lit before a picture of the Goddess Laxmi.

"I-I don't know," stammered Baiman, who was trying hard to keep his teeth from chattering in his dry mouth.

"You don't know what? What? WHAT! WHAAT! WHAAT!" screamed the ghost.

The bell in the living room swung wildly from its chain and rang ever so loudly as the bottles in the merchant's warehouse below rattled and shook. Groans and wailing sounds seemed to come from every direction. Through the open window, Baiman saw lightening as it merged with the Diwali fireworks going off in the city with thunderous booms, as though the Gods in the heavens above were adding their celestial firepower to the sound and light show commemorating mankind's celebration of Diwali on earth below. Baiman felt faint and shook his head in an attempt to restore a modicum of alertness within his cranial cavity. He rubbed his eyes in fright and disbelief. His native cleverness, that indomitable faculty that worked so well for him in the marketplace, had apparently decided to throw in the towel and was no match for this most unusual circumstance.

"What do you want of me?" demanded Baiman in an authoritative voice.

"Much!" boomed Crorepathi's ghost, and then added, "You still don't believe in me, do you?

"In all honesty, I do not," replied Baiman.

"Why would you doubt your senses that you have employed to your advantage all these years? Tell me. Tell me. I am waiting, go on, tell me!" yelled the agitated ghost.

"It's because I'm human and subject to the vagaries of nature. Things I may have ingested may be affecting my perceptions. All this that I now witness could well be caused by a minor disorder of my stomach—perhaps something disagreeable I ate the night before, a rotten piece of cabbage or a bit of an overripe tomato. It seems to me that a rational explanation lies perhaps more in the dinner I ate rather than in any supernatural nonsense," said Baiman, trying to appear smart.

The ghost stared at him with his fiery eyes and spoke not a word. He continued to stare at Baiman intently, and Baiman, gaining a little encouragement by the silence, began to regain his lost confidence.

"Do you see this little bottle of eucalyptus oil I'm holding in my hand?" asked Baiman, trying to sound casual and reasonable as he picked up the little bottle from the side table.

"I do," replied the ghost as he continued to stare at Baiman.

"If I should but swallow the contents of this bottle, it's possible that the turmoil it may unleash upon my digestive system may cause a fever. The fever may lead to hallucinations, whereby I might see fairy princesses with no teeth, long-haired dwarfs with carrots for noses, green bandicoots with udders, and who knows what else. It's elementary biology. It's that simple. Humbug! It's all humbug, I tell you," said Baiman with an edge of hysteria in his voice.

On hearing this, the spirit gave out a most hideous cry that caused waves of fear in the pit of Baiman's stomach. He held on to the armrests of his chair to avoid falling into an uncontrollable swoon. The phantom sprang up from his chair, as light and lithe as Peter Pan. His chains clanged as he towered over Baiman and let out horrible screams. Baiman fell to his knees, covered his face with his hands, and pleaded for his life, bleating like a little goat about to have its throat cut at the back of a butcher's shop.

"Show some mercy to me. I cannot take this anymore. Tell me, Spirit, whoever or whatever you are, why do you torture me so?" sobbed Baiman.

"I torture you, you say! You are a man soaked to your eyeballs in worldly illusions—in Maya! Man of the world of illusions and delusions, do you believe in me, or not?" roared the ghost and hurled another bloodcurdling howl.

"I do, I do," wailed Baiman, who was now reduced to a quivering heap.

"Tell me, Spirit, why do ghosts walk about the earth, and why have you come to visit me?" asked Baiman in the voice of the frightened little boy he had once been.

The spirit shook his chains and spoke with the authority of the famous actor Charlton Heston as Moses in the film *The Ten Commandments,* upon his descent from Mount Sinai.

"Every man must know that he is spirit clothed in flesh of fleeting duration, and that spirit must walk upon this earth among other members of human society, of which he is a part, in cooperation and fellowship, or he will be condemned to do so after death. Do you now see why I am unhappily condemned to walk about the earth in incessant restlessness and eternal bondage?" asked the spirit.

The ghost let out yet another awful cry and screamed, "Woe is me!" He added, "I regret having wasted the precious gift of life that had been given to me, and I further regret all the things that I left unfinished. Oh the things I should have done to achieve some happiness for others! I regret, I regret, I regret! I could have shared my brief time in life and my good fortune with others less fortunate. I lament, I lament, and I lament!"

He shook his chains, and the heavy links clanged loudly. The spirit wrung his ghostly hands together.

Baiman trembled and asked in a weak voice, "What are these chains? Why do they fetter you? Please tell me, Spirit!"

The goggle-eyed Ghost replied, "You would like to know? All right then! Each link of these chains that you see here I personally created while I was alive. I did so out of greed and of my own free will, just as you are

creating such chains as these for yourself. These links are heavy and long, and you continue to build them around you as I once did for myself. I have watched you labor hard each day, building to create them since I died seven Diwalis ago."

The idea of Crorepathi's ghost sitting beside him in the office and closely watching his devious deeds for seven years was not just unsettling, it was utterly appalling. Baiman pleaded, "My dear, old friend Mohamed, I was only following the tradition we set, and I practiced the business principles we jointly adopted. But now, don't be so philosophical. Speak plainly to me. Speak words of comfort to me. Give me some good news."

"But I have none to give you," said the spirit. "That is the task of other spirit counselors. I can only tell you a little more, and then I must leave. You see, when I was alive, I stayed close to our miserable money market. My spirit did not travel beyond the narrow confines of our offices. Now I have to travel constantly. No peace, no rest or repose, and many weary journeys stretch ahead of me."

Baiman stood up and rubbed his chin. He often did this when he became thoughtful, for he was hanging on to every word the spirit was uttering.

"You've been dead seven years, and you've been traveling all this time?" asked Baiman in a businesslike yet humble way. The last thing he desired at this moment was to annoy the spirit.

"Yes, traveling all the time without a day of rest, filled with guilt and remorse and these awful chains," cried the ghost.

"Do you travel fast?" asked Baiman.

"On the sturdy shoulders of the wind itself. I constantly hear bits and pieces of conversations being transmitted on cell phones in a babble of tongues!

The nonsense people talk about! I feel sorry for the NSA and CBI analysts who have to listen to that garbage for a bloody living! In addition, I must endure the never-ending streams of images of awful television content that can curdle the very essence of even the most die-hard spirit. Imagine having to watch Teesta Setalvad rave and Renuka Choudhari rant through eternity! And as for those reality shows from America that have infected Indian television, God help us!" said the ghost.

"You must surely have covered a lot of ground, so to speak," said Baiman, trying to divert the conversation to brighter topics.

The ghost clanked his chains and let out a horrible cry that sounded so loud in the dead of night that one would hardly blame a neighbor for marching up the stairs, breaking down the door, and applying a few effective strokes of a cricket bat to silence the loud and boisterous hooligan responsible for the commotion.

"Yes, I have traveled bound to these chains. I am a captive soul. I led a mean and self-centered existence, missing out on all opportunities given to me to be of service to others. Instead I spent my time in the narrow, selfish pursuit of accumulating wealth for its own sake, not realizing that I could have done so much good in the world with it," moaned the spirit.

"But you were a good man of business, Mohamed; devoted, as I remember, to nothing but your affairs," said Baiman, hoping that the same standard might apply to himself.

The ghost flung his chains about the ground, and they made a terrible sound as he wailed, "The betterment of the family of man was my business, only I did not know it. Particularly around this time of year, when the auspicious occasion of Diwali approaches, I suffer the most. Can you imagine the help I could have provided at such a time as this, bringing joy to the homes of the many poor who get by with so little each day of the year? I think now of the

happiness I could have brought to the lives of my fellow men, the homeless and the sick, and the throngs of humanity who lack the bare necessities of life. I could have been the spirit of Diwali, the humble clay oil lamp, that eternal symbol of Diwali that brightens the lives of so many."

Baiman began to shake exceedingly, hearing the ghost go on in this fashion.

"Now you listen to me, Salaram Baiman, for my time is fast running out," roared the ghost.

"Yes, yes, I will. But please don't be getting too heavy. You know I have always been prone to headaches. I beg you to keep it simple," pleaded Baiman.

"I do not know how you have been able to see me this Diwali, for, since I died, I have sat beside you in the money market many times and seen you conduct our business," said the ghost.

Baiman mopped the perspiration from his forehead with his nightcap.

The ghost continued, "That was the heaviest penalty of all. To watch you do to others that which I did myself all through my life has been simply unbearable. I am here tonight to warn you that you still have a chance of escaping my fate, and if you are open to see the errors of your ways, there is a good chance that my own punishment will be lighter and yours could be averted."

"You were my only friend, Mohamed, and I thank you for thinking of me, even while you're dead," bleated Baiman weakly.

"Three spirits will come to you shortly," warned Crorepathi.

"Three more spirits, but why?" Baiman asked as his heart sank. "Are they to come to give me the chance and the hope of averting the fate that otherwise awaits me?"

"Precisely," advised the ghost. "Without their visitations, it is most unlikely that you can distance yourself from the path I myself am compelled to tread. The first spirit will come when the temple clock strikes the hour of midnight. At the same hour the next day, expect the second. Thereafter, on the following day, will come the third spirit when the clock strikes twelve. Remember what has transpired between us tonight, as you will not see me again. My time has come to resume my travels," added the ghost.

Crorepathi dragged his chains and clanged his way to the window that opened slowly as he approached it. He signaled Baiman to join him at the window. Baiman hesitantly rose from his chair and guardedly stood beside him. He was overcome with unfamiliar emotions. His head was dizzy with conflicting thoughts that were alien to his character, the sort brought about by too many shots of vodka and not enough *kebabs*. He heard the most awful cacophony of sounds: weeping, sobbing, snorting, and wailing, all signifying some sort of suffering and regret. It came from the street. As he peered out of the window, he saw the source of it. There were other spirits also in chains on the street below and looking up toward him.

Crorepathi's ghost explained, "Those are some of my traveling companions, with whom I must roam the universe for eternity. Some of them were once well-known doctors, businessmen, lawyers, bankers, and CEOs. That one there was a judge. That *ghee ka dubba* (tub of lard) next to him was a cabinet minister."

Baiman recognized that spirit. He was a former politician who had been well known for his fiery speeches and the gobs of money he made taking kickbacks in exchange for handing out government contracts to his cronies.

"You see that one with the chains linking those iron hearts?" asked the spirit. "She was once a famous actress. Millions adored her on the silver screen, but the poor thing spent her life looking for love. Despite her legendary fame and her considerable fortune, she was unable to find that one person who

would accept her bountiful love and give her some measure of it in return. Tragically she died with an unfilled void. She has now taken a fancy to me and chases me about, but I have not the wherewithal to do anything about it—oh, woe is me! I've got nothing to give!" He pointed his ghostly fingers south of his phantom midriff. "You see? Nothing! You get my point, don't you? Ah! It seems to me my traveling companions want to join us here."

Baiman quivered and shook like a china cabinet during the Koyna Earthquake of 1967 that rocked babies to sleep in Mumbai but brought the terrified rich and the desperate poor in a strange encounter to rally in the common cause of survival upon the rocky shores of the Arabian Sea. In a flash, like *The Birds* of Hitchcock, the spirits below flew like a determined flock toward the window. Panting for breath, Baiman fled from the window as though he was Shah Rukh Khan being chased by members of the Indian cricket board and a pack of overzealous security guards at Wankhade Stadium during a cricket match there. Baiman sank in his armchair, wheezing and sobbing. It was much too much for him to bear. He covered his face with his hands but peeped out through his crooked fingers. He spotted the actress that Crorepathi's ghost had spoken of. She had a shocking pink, heart-shaped face that throbbed with the rhythm of a healthy pulmonary artery free of cholesterol plaque. She was wrapped in a white sari dotted with red hearts and was shackled with chains that were linked to hearts made of steel and iron. Baiman saw his living room swamped with Crorepathi's other traveling companions as though it were an open bar at a cocktail reception at the Crystal Ball Room of the Taj Mahal Palace Hotel.

The spirit introduced by Crorepathi as the *ghee ka dubba* sauntered with his chains to the dead plant that lay abandoned in its clay pot in the corner and moved it to the center of the room. Before Baiman could say, 'Bah', there was music in the air. It was a delightful song called 'Dil Dekhe Dekho' made famous by the playback artist Mohammed Rafi during Bollywood's golden years. The phantom actress sang the song and chased Crorepathi's spirit around the dead plant in the clay pot while the other ghosts swayed

rhythmically. The choreography was flawless and top-of-the-line Bollywood mischief as she danced with all her heart, or should I say all her hearts. The dead plant sprouted fresh green shoots that magically grew into healthy leaves. Soon the handsome healthy plant was adorned with shiny ornaments complete with colorful blinking lights. The dancing spirits held fiery Diwali sparklers in their ghastly hands and waved them about to make a most spectacular sight. Baiman shriveled up in his chair watched the show in incredulous wonderment.

The music stopped as suddenly as it had begun, and all the spirits, led by Crorepathi's ghost, flew out of the window and disappeared into the dark night. Baiman, shaken to the very roots of his sparse yellowing hair on his head, made his way to the window and looked out on the street below. The spirits were gone. It was much like the street he always knew it to be at this time of night. There were the usual scatterings of the homeless deep in slumber in the doorways of the buildings and on the sides of the pavement. Not a rat stirred, no alley cat wandered aimlessly about, and no street dog barked. His eyes gazed skyward, and in the far distance, among the stars he saw white clouds shaped like the ghostly apparitions that had visited him. Baiman was on the very verge of saying, 'Bah', but before he could utter the word 'Humbug', the most splendid Diwali fireworks display ever, much grander than the fireworks at closing time in Disneyland, California, commenced there in the sky.

Baiman shut the window and locked it down firmly. With a heavy head and a heart that made loud thumping sounds that reverberated in his inner ear, he walked back to his bedroom. He paused to stare at the plant in the clay pot in the center of the room. It was reduced once more to the dry twigs that he was accustomed to ignore. Strangely, though, there were two green shoots that seemed to sprout from one of the dead branches. He lumbered into the kitchen, filled a glass with water from the dripping spout, and for the first time in seven years since he had moved into these chambers, he poured the water into the clay pot. He staggered into his bed, drew the mosquito net

tight around its four posters, assumed a posture akin to a fetus in a womb, and rested his throbbing head on his pillow. Before he fell asleep, he thought of the impending visits from the three spirits that Crorepathi had spoken of. He wanted to say, 'Bah, Humbug!' Instead, for the first time since he was a wee lad, he whispered the mantra, "Om Namah Shivaya."

CHAPTER THREE

The Visit from the Ghost of Diwalis Past

Pendulating between deep and shallow slumber, Baiman awakened in fits of fear, soaked in sweat. His restless mind offered him not an inch of repose as it unscrambled the sinuous sequences and distorted details of his recent bizarre encounter with Crorepathi and his ghastly ghostly companions. Sometimes he would kick the bedcovers away from his legs, and at other times, he would draw them back up to twist his torso and curl up his toes under them. On occasion, he would furtively rise to discern the attitude and disposition of the mosquito net to determine any signs of intrusion from without.

Being, by his own estimation, an individual of sober extrospection and, in the words of the spirit of his deceased partner, 'a man of the worldly mind', he determined to utilize his analytical skills and his banker's cunning to ponder three possibilities in search of some logical explanation for the events that so troubled him. In conclusion: he was going the way of the proverbial mad hatter and was in the formative stages of full-blown lunacy; he had dreamt a most horrible dream brought about by the ingestion of a noxious vegetable in an advanced stage of decay; or he had a bona fide rendezvous with other-worldly elements and that the encounter was as real as the wart on his neck.

He took up the first question that his ironclad mind may be coming apart at the hinges, and he systematically began to plumb its depths. Without any difficulty, he was able to recount the exact number of promissory notes that were due in the coming weeks. He knew the value of each note to the very last rupee and the breakdown of each as it applied to principal, interest, fees, and penalties. He could even recall the names and the anxious faces of each customer that he had so lustfully preyed upon. He felt a natural reluctance to regard a sharp and orderly mind such as his, capable as it was of such singular focus, to be on the fringes of collapse.

He then directed his attention to the second possibility, which is to say that it was a bad dream brought about by a culinary malfunction. He convinced himself that that was simply what it was, and everything else was humbug. He determined to have some words with the proprietor of the eatery as soon as possible to put him on notice that if the fool didn't exercise some quality control immediately, he (Baiman) would feel obliged to take his business elsewhere.

Before he could delve into the third possibility, "Ding," went the temple clock. And then, "Ding," again. He mind raced to the coming of the spirit foretold by Crorepathi He half rose from his bed and moved the mosquito net aside and peered out. It was pitch dark. He had not a clue as to what the time was. He checked his watch. It seemed to say it was nearly approaching the hour of twelve. This was most irregular, he thought. How could he have possibly slept an entire day and not be awakened by the sounds of people going about their business on the street outside? Notwithstanding, the temple clock persisted in its chimes. He pulled the mosquito net shut, rearranged his pillow, rested his head on it, and forcefully closed his eyes tight. The temple clock went on, and then it stopped. It seemed to have stopped at twelve, according to Baiman's count.

There was a bright flash of light in the room, and the mosquito net was suddenly drawn apart. Baiman quivered under his bedcovers as he beheld a most

astonishing sight. A small figure stood by his bed, a single flame from an oil lamp in its hand illuminating its lustrous face. It was clad in a white robe that was bound at the waist with a cummerbund of magnificent twinkling lights. Its features were smooth and its complexion as clear and rose-tinged as that of a healthy child. Its head was wrapped in the fashion of the white headdresses worn by American women converted to the Sikh faith and who frequent the Gurdwara on Robertson Boulevard in Los Angeles, California.

"You have been expecting a visit from me, yes?" asked the spirit kindly.

"I think that you are the spirit that Crorepathi spoke of, although it is not entirely clear to me as to why you have come to see me," said Baiman softly and most respectfully.

"Rest assured that I have come to help you. Let me show you something, yes?" replied the spirit in a most soothing tone. It placed the oil lamp on the nightstand and began to unravel its turban from its head.

"Don't do that," pleaded Baiman. "Please don't scare me, blithe Spirit. I have slept poorly, and I think I'm coming down with a cold. I would rather go to sleep."

"Have no fear, Mr. Baiman. I am here for your betterment, yes?" said the spirit as it continued to unwrap the turban from its head. Upon its removal, Baiman saw a transparent dome containing a most powerful blue light emitting from a giant pearl that seemed attached to its head.

"This is the light of eternal Diwali. It illuminates the dark corners of the universe with wisdom and knowledge to help lost souls find their way through the noise and confusion of ignorance and earthly delusions." explained the spirit.

"The light is too strong upon my eyes, good Spirit, and it fills my head with an unbearable ache," sobbed Baiman.

The spirit tied the cloth back, covered its head, and then firmly took Baiman by the arm.

"Arise and walk with me to the window," said the spirit.

Baiman had not the strength to resist the gentle yet powerful grip upon his arm that the spirit seemed to exert as he walked with it through the darkness toward the window in the living room.

At the window, the spirit whispered, "We are about to embark upon a journey. Take hold of my arm."

"Are we to leave by the window? Could we not use the stairs instead? I am a mere mortal and subject to the laws of gravity. I know I will tumble on the sidewalk, as certainly as a coconut falls from a tree. Tell me, where are we going on this dark night, kind Spirit?" bleated Baiman as he looked down at the street below.

"We are going on a visit to Diwalis past," reassured the spirit.

"Do be reasonable, good Spirit, do you mean that we are to embark on a visit to Diwalis that have come and gone through time immemorial? Surely that will be a very long journey. When can we hope to return from such an undertaking?" stammered a terrified Baiman, thinking of the loss to his business and all the promissory notes that would be due and payable to him in the weeks ahead.

"We will be visiting a few select Diwalis of your personal past, yes?" responded the spirit cheerfully.

"But I am hardly dressed for such an occasion. I would be an object of ridicule. I am clad in a nightgown and the clothes I wore yesterday," said Baiman, hoping to find some way to wriggle out of this preposterous endeavor.

"Do not worry, Mr. Baiman. During this journey, you are the observer, not the observed," said the spirit. "Hang on to my arm."

Off through the window, they dove into the dark night, and in the twinkle of an eye, Baiman found himself walking beside the spirit on a country road as the sun shone brightly on lush green paddy fields on either side. None who were present on that road noticed them as they walked past. Decorated carts drawn by bullocks ornamented with tinkling bells and colorful ribbons on their horns, happily chewed their cud as smiling farmers wished happy Diwali to one another. The maidens in the verdant meadows dressed in their village attire of bright colors sang cheerful songs while bundling up sheaves of the gladsome harvest from the green fields beyond. Little boys bobbed their heads from the trees that they had gleefully climbed and waved to the passersby while loudly shouting out greetings of the season. Baiman fought back tears as he said to the spirit, "I know this place like the back of my own hand. I was raised here, good Spirit. Up ahead is the country market where I would go with my sister, when she visited me, to procure fresh vegetables."

They passed by the country market where sheep and goats wandered about as noisy chickens and quarrelsome geese got in the way of shoppers and farmers earnestly engaged in the day's commerce. A little boy sang a cheerful little ditty, and Baiman stopped and smiled at him.

"Is something the matter?" asked the spirit.

"Oh, nothing, really. Yesterday there were some children who sang outside my office door. I now think I should have given them something for the holidays," said Baiman, ruefully, adding with excitement, "Spirit! There's the little gully I would run down to fly kites." Pointing to a tree they passed, he said, "That is the exact same tree I climbed and scraped my knee on when I shimmied down its trunk. Even the sharp pain of it is now a happy memory."

The spirit led him down another path that Baiman immediately recognized as the road to the boarding school he had attended in his tender, formative years. The pathway was now filled with overgrown grass as they passed a flock of ducks and a clucking mother hen who looked protectively back from time to time to keep a watchful eye on her chicks, occasionally scolding the less obedient ones to stop horsing around. Baiman turned the corner, and there, at last, loomed the brick schoolhouse he had once attended. It filled his heart with much gladness.

"I used to play cricket in this yard," said Baiman to the spirit, "only it seemed so much larger then."

"Let us go inside, yes?" invited the spirit, leading the way to the same classroom that Baiman once knew so well. There, at a familiar desk, sat a downcast young boy reading a book. Baiman recognized himself to be the sad boy with pimples on his ruddy cheeks and a conical hat on his head that read "DUNCE."

"That was me when I was a mere lad," stuttered Baiman as he choked with emotion. "While my classmates went home for the Diwali holidays that year, I was confined to detention to catch up on my studies. How lonely and humiliated I was that Diwali, and how I wished I could go home to be with my sister and my playmates," sobbed Baiman.

"Shh," comforted the ghost. "There is more to come."

The classroom door opened, and in walked a charming, bright-eyed young girl whom Baiman immediately recognized to be his sweet sister Aruna. She walked up to the young boy huddled in his chair and kissed him on the cheek.

"I have come to take you home for the holidays, dear brother. It's so peaceful at home now. Father is much more tender and caring. Last night, when he came to kiss me good night, I mustered up the courage to ask him if you

could come home for the Diwali holidays. He said I should take a taxi first thing in the morning to get here, and so here I am to bring you home, where you are to stay with us forever," said the young girl.

"That is my sweet sister Aruna," said Baiman to the spirit as he openly wept. "My darling sweet sister who loved me so much. Sadly she died when she was but a young woman," wailed Baiman. "Show me no more, Spirit, please, please, let us go away from this place."

"Not quite yet, for there is more to come. But tell me, did she have any children?" asked the spirit.

"She had one son," muttered Baiman.

"That must be your only nephew, Bholaram, who invited you to his home for Diwali yesterday, yes?" said the spirit,

"Yes," mumbled Baiman, quite impressed that this otherworldly little spirit seemed to get around a lot.

Aruna took her young brother by the hand, removed the dunce cap from his head, and led him out of the classroom as Baiman and the spirit followed. They arrived at the spacious office of the headmaster of the school. The walls were filled with the heads of stuffed animals: deer, bison, and even a tiger. Mr. Lalla, the headmaster, was a man with a monstrous belly, a deep voice, and a handlebar mustache. His ferocious demeanor and stout cane were well known to generations of errant schoolboys. He stood like a tyrant behind his ample desk. Baiman would have recognized him in the throes of a coma.

"Orderly!" bellowed the headmaster. "Bring Master Baiman's trunk from his room. He goes home today for the Diwali vacation." The orderly shot out like a bullet from a hunters' gun to fulfill the command.

From an inner door, two other orderlies silently entered. One carried a tray piled with fresh mangoes, apricots, pears, apples, *pedas*, *barfis*, *jalebees*, walnuts, pistachios, almonds, and cashew nuts and jugs filled with chocolate milk-shakes and delicious sherbets. The headmaster's wife, Mrs. Lalla, joined them. Several other boys entered the room, and Mrs. Lalla gave all the children plates filled with Diwali delights and tumblers of chocolate milk and sherbets as the happy party exchanged greetings of the season. Baiman recognized many among them whose names were once so well known to him. He wept, overwhelmed to once again get a glimpse of some of his dearest schoolmates.

"Spirit," said Baiman, "how I regret having neglected to keep in contact with some of my dearest friends. Spirit, I am filled with much sadness. Please, let us leave this place."

The spirit gently held Baiman by the arm and said, "Yes, it is time for us to visit yet another Diwali from your past."

In a flash, they were in a bank building where Baiman, as a young man, had once been a management trainee.

"You must remember this place, yes?" asked the spirit.

"How could I possibly forget the happy memories attached to that most important period of my life? I learned everything about my profession right here in this bank. Standing there is the general manager, Mr. Jamshed Wadia, who treated me as his own son and taught me everything I needed to know about banking. There I am, standing right by his side." Pointing to the other management trainee, he blurted out, "And there is Crorepathi."

The bank was decorated with lights and flowers at the teller windows in celebration of Diwali, and the manager and his two assistants, the young Crorepathi and Baiman, bid all the bank's customers a happy Diwali, giving each a little bag containing gifts as they left the premises upon the completion

of their banking business. Baiman examined his younger self and the youthful Crorepathi standing by the side of Mr. Wadia. He was amazed to notice how robust the two handsome and happy men looked then. When the last customer left, Mr. Wadia shouted gleefully, "Happy Diwali to all of you who have worked so hard this year. Come now, it is time to celebrate the auspicious occasion."

Cheerful music filled the room as the young women and men who worked at the bank exchanged presents and ate and drank from the well-stocked table while singing songs and dancing merrily with one another. Baiman saw himself learning his dance moves from a very pretty bank teller, Arti Patel. Over the months at the bank, the sparkling young girl had won his heart and he, in turn, hers. Standing beside the spirit, Baiman recognized her immediately. They made a very good couple, indeed, as they exchanged furtive glances, afraid that their colleagues might discover their devotion to one another. But their bright young eyes and shy smiles hinted at the secret yearnings of young lovers everywhere, looks not lost on others in the room. Baiman found his withered old knees knocking, and he could scarcely stand, so visibly shaken was he as he watched this happy scene.

"Are you all right? asked the spirit.

"I wish I could talk to him, good Spirit. Mr. Wadia, the general manager, was so generous and kind. He would spend his own money each year to throw that annual Diwali bash at the bank. He paid for the food and the gifts himself; he gave us all so much happiness each year at Diwali, after treating us so kindly all year. The joy he gave us simply cannot be measured in terms of money. He took an interest in each of us, asking us of our future plans, inquiring about our families. He was the best boss anyone could have had in all the world." And then Baiman sobbed uncontrollably.

The spirit asked why he was so overcome by such emotions, and Baiman sputtered an explanation, "Years later, when Crorepathi and I had started our own money-lending business, that kind and gracious man came with his wife

to our offices. He was much older then and had fallen on to hard times. He asked for a short-term loan, and I refused him. I could have granted him the loan for the collateral he offered, but I was blindsided by my greed and tried to squeeze him for more collateral. But he had no more to give. I refused that generous soul the help he needed. I remember the look on his face as he left my office. I deeply regret having done that."

"And the young lady you were dancing with, her name was Arti Patel, yes? What became of her?" asked the spirit.

"Spirit, don't torture me anymore, and let us leave this place. I wish to go home," said Baiman, choking up.

"Yes, it is time we move on. Let us then visit another of your Diwalis past," said the spirit.

Before Baiman could register a protest, they were standing in a garden studded with roses, sunflowers, and petunias. The garden walls were embroidered with bougainvilleas and bluebells. There on a bench under an ancient banyan tree, Baiman saw himself in his prime, sitting by the side of his lovely Arti Patel, as Omar Khayam sat with his beloved beneath the bough. He was then a successful ambitious young man, and he had not yet acquired the dour and cunning look of his later years. His eyes, though, had that glint of a moneylender's shrewdness, and his features had acquired a hungry, wolfish hardness. As he watched this scene before him, Baiman's legs became weak once more, and had not the spirit gently held him by his arm, he would have surely buckled and keeled over. He once again gazed at the lovely Arti, whose beauty needed no adornments. She was dressed in a simple sari. It was clear that she was troubled as she addressed young Baiman with tearful eyes.

"For many months, it has become clear that you do not feel the love that you once professed for me. I understand I have been replaced by a love for that

something else that your heart now desires. I would have been glad to be your life's companion, without regard to your financial standing, and would have been by your side to give your heart comfort, especially in times of adversity. But you have chosen to love that something else, and you have come to believe that it alone will give you happiness and cheer.

The young Baiman replied impatiently, "If you mean that I'm determined never to be poor and that I have devoted myself to the acquisition of wealth above all things, so what of it!"

Arti replied calmly, "You're filled with an insecurity that causes you to chase after money at any and all costs. I have seen how this has changed you, and I don't think you are the same person I once knew and loved."

The young Baiman replied tartly, "So I have matured and grown wiser. What is wrong with that? After all, I haven't changed toward you."

Arti shook her head and calmly continued, "The truth is, money has become the be-all and end-all of your existence. There is no room in your heart for anything else, least of all for me. When I hear others speak ill of you, I cringe, for I know that what they say is true. I fell in love with a compassionate, loving person full of high ideals and noble aspirations, but sadly, you are not that person any longer. I have seen how much you have changed."

The brash, ambitious, successful Baiman retorted sharply, "So, I was only a boy then."

Arti added, "That is exactly what I mean. Even you recognize that you've changed on account of your preoccupation with the accumulation of money for its own sake. We were once one at heart, but that is no longer so. Therefore, you are free to do as you please."

"What is this talk of being free? Have I said anything to you about wanting to go our separate ways? What are you complaining about?" asked the young Baiman.

Arti went on patiently, "You have not said anything to me in words, but you have spoken volubly enough by your deeds and by the transformation I have observed of your personality. Let me ask you this, if we had not met when we were younger, when you were only starting out in life—and imagine for a moment you were free to choose a life's companion today, now that you have attained wealth and position—would you even notice a girl such as myself, who comes from a poor family with no social connections and no means to enhance your professional prospects? I daresay you would not so much as even glance at me."

Upon hearing the truth in this, the young Baiman fell silent.

Arti continued, "That's why I have chosen to release the man you once were from what you consider today to be an unprofitable relationship. I wish you happiness in the life you have chosen to live."

She stood up, tears streaming down her face, and walked away.

Baiman, standing with the spirit, was sobbing like a child.

"Spirit, how could I have been so blind? I should never have let her go. This is too much for me to bear. Take me home, please," sobbed Baiman.

"My time is almost up, but I think I may be able to squeeze in one more Diwali from your past. Surely you wish to know how the love of your life fared after you parted company?" asked the spirit calmly.

"No more, nevermore, evermore, Baltimore, Livermore, Barrymore!" a hysterical Baiman screamed. "Guide me home. Show me some mercy, kind Spirit. I can't breathe. This is torture worse than water-boarding!"

His sentences ran into each other as the scrambled thoughts of his banker's orderly mind collided like bumper cars at an amusement park.

"I heard that she married a veterinarian who specialized in treating animals with nervous disorders...I saw him in the marketplace taking the blood pressure of a horse that had a nervous tic. They said their only child was a girl. The husband died a few years ago...they have their home in the city. I never visited her to pay my condolences...why should I! Should I have?"

Baiman was frothing at the mouth as he babbled on. Upon observing this unseemly tantrum thrown by the country's shrewdest moneylender, the kindly spirit was forced to take some emergency measures. Having no medical license to anesthetize him or the authority from the powers that be to euthanize him, he calmly unfurled the turban from his head and thereupon aimed the eternal flame of Diwali directly into Baiman's eyes.

In that glorious flame, fireworks went off in all directions, creating majestic cascades of brilliant shards of brightly colored lights. In that streaming light, Baiman saw a watering hole in a thickly forested jungle, where tigers affectionately licked zebras, and lions were giving piggyback rides to lambs. In the sky, firecrackers burst forth into fountains of lights that turned into a cascading display of glorious colors. Lord Shiva danced with his consort Goddess Parvati, Lord Rama with Goddess Sita, and Lord Krishna with his lovely counterpart, the Goddess Radha, as a celestial orchestra played a lilting heavenly tune. Babies giggled in the warm embraces of their mummies, husbands sat dutifully beside their wives, learning the fine art of knitting sweaters from them, and farmers hugged their cattle as they rested from their labors. The country's lads and lasses gathered at a massive demonstration and threw away their cell phones and iPads in a recycling bin and were reading books to street urchins. Corporate executives with rolled-up sleeves were planting trees, heavy housewives were feeding the lean poor, well-heeled industrialists were setting up training centers for the unemployed, bankers were at street corners burning their ledgers of accounts receivables in bonfires, and cabinet

ministers were placing garlands on day laborers and urging them gently to take rest on cots set up in the shade as they dashed back and forth to fix the nations potholes and tax loopholes.

Baiman tossed about in his bed under the bedcovers as he mumbled, "What would I have said to her? Serves you right for deserting me. I was wrong... no, you were right...how is your daughter that should have been ours? You could have been my widow...Spirit, I'm going nuts...I would have sung our daughter a lullaby; now I know what Crorepathi's ghost meant when he exclaimed, 'Woe is me.' Why, why, why! Why was I so stupid, so pigheaded? Spirit, I have learned so much...thank you! Shall we have some tea? Namaste, happy Diwali, Saal Mubarak." He broke into song: "Should old acquaintance be forgot and never brought to mind..."
Upon the completion of the first bar of the song, he started singing another, "I had a sweetheart, who carried all my books," and then a third, "Dil deke dekho, dil deke dekho, dil deke dekho ji..."

Baiman sat up in his bed with a start, wiped the considerable foam that had accumulated on his lips on the sleeve of his nightgown, and consulted his watch. He peeped out from the folds of the mosquito net and looked out into the room. He could see nothing in the surrounding darkness. The spirit who had hosted the incredible journey into Diwalis past was nowhere in sight.

CHAPTER FOUR

An Appointment with the Second Spirit Is Preempted

Salaram Baiman lay in his bed, deeply engrossed in evaluating the events that had thus far transpired. An objective analysis was becoming particularly difficult, and he cringed for having displayed such an atrocious loss of self-control, being as he was a man of the worldly mind. His thoughts went far back in time as he examined, in gruesome detail, the annals of his loan-sharking career and, for the first time in many years, the distraught faces of his clients on the verge of losing their lives' savings, and their dignity came gushing through so as to flood his heart with torrents of remorse.

He rose from his bed, shuffled into his slippers, and noticed the lamp the good spirit of Diwalis past had placed on his nightstand. He lit it and made his way into the kitchen. He filled a tumbler with water and returned to the living room and poured the contents into the clay pot that housed the dead plant. He spotted the two green shoots and was amazed to note that there were a few more sprouts that had sprung up among the dead branches. He patted the dead twigs in a most paternal way, displaying behavior so unlike him. He even blew it a kiss. Such conduct would certainly have made him the

laughingstock at the Chamber of Commerce. He sat in deep contemplation in his chair in the living room.

The temple clock went, "Ding," but he heard it as a loud "Dong." He shot out of his chair with the energy of a youthful rabbit wishing to make it to middle age as it was being chased by a swooping eagle. Baiman made a mad dash for his bed, and by the time he heard the twelfth ding, which resounded in his ear as a dong, announcing once again the midnight hour, he was in his bed under the covers, awaiting the arrival of the second spirit that Crorepathi had forewarned him to expect. He no longer feared the visits by the spirits, and he consoled himself that their visitations were not designed to cause him any harm, as their object was to serve as his kind and gentle guides. He pulled away the mosquito net around his bed so as to get an unobstructed view of the room, and he rested his head on his pillow in eager anticipation of the visit.

"Change of plans, kiddo!" The voice that uttered these words was steady and firm and had a brook-no-nonsense quality about it, like the voice of a leader of the free world laying down the law to silence cackling tea bags at a noisy tea party in the United States Congress. It seemed to come from somewhere in the room, not from the far right or the far left but from a place in the middle. Baiman sat up and said, "I cannot see you. Where are you? Are you not the spirit that was due to arrive next to visit me?"

The voice continued, "Like I said, change of plans," I'm the ghost of a Diwali yet to come. Get it? A Diwali in the future—from the future, of the future, whatever. Whadya want, a diagram? Jeez! OK, like I said, I was scheduled to be the third in the original lineup, to follow the second, ya know, the ghost of Diwali present, but the coach up there decided I should be the second, not the third."

"Why can't I see you, and why do you sound so—so American?" asked Baiman.

"What's with the questions? OK, I'll do this once, I'm the ghost of the future, and you can't see me because you can't see the darn future. But you will see me soon enough. And by the way, I sound American because that's where the smart money in the future is headed. Got it? So are we gonna do this, or not?" asked the voice.

"Don't be impatient, good Spirit! I've had some very traumatic experiences in the past few hours. My head aches, and it gets especially hot and heavy inside my brain when surprises spring up like mushrooms in a rash of rain. I like things to be in order, you know, as in one, two, and three, not one, three, two. In the same way past, present, and future. Not past, future, present. You understand it's my banker's instincts that guide me to apply interest owed before repayment toward principal on my ledgers. It's Economics 101," said Baiman, trying very hard to sound reasonable.

"All right then, so you wanna jawbone economics with me, do ya?" asked the voice. "Let's dribble! Lets play ball then. Let's see now, it says here you're a loan shark—er—I mean a banker. So let's talk loan sharking or banking—same s**t these days. Ever heard of this guy, Martin de Azpilcueta from the fifteenth century?"

"I have never heard of him," admitted Baiman.

"Ha! That's strange! Anyway, that boy knew about money. Chugged a few with him before I came here to see you. Back in the day, he advised Popes on their investments. He's highly respected in the ski resorts of the beyond, even as we speak. But let's cut to the chase. Here on earth, he wrote the theory of the future value of present money. Came up with the formula back in the fifteenth century. Today it's no big deal; it's programmed on handhelds used by bankers and schoolboys. Look it up on your own time," said the voice.

"You are so knowledgeable, kind voice, of no doubt a very kind spirit. Do go on, but if it's not an imposition to you, can you please tell me the relevance

of this gentleman you refer to, this Martin that you have mentioned on your visit here on this auspicious day approaching Diwali?" pleaded Baiman.

"Sure, if you can keep your pie hole from flapping for just a goddamn minute, I'll make my point," admonished the voice. It continued, "He was a deeply spiritual man, and he devised a formula to determine the future value of present money from a universal law of life. Let me illustrate this with a simple example. Suppose you pick a man's pocket or cut a man's throat for what you consider to be a compelling reason today. It immediately sets into motion a series of invisible but powerful forces that paves the pathway that leads to the future. In short, there is a future value assigned to deeds of the past and the present, be they good, bad, or simply self-serving and convenient. Enough already. I need you to assure me that you are prepared to move forward for a glimpse of a possible future, and if so, I shall reveal myself and the rest of my message to you."

"I am, I am," said Baiman sincerely.

From all corners of the room, there were flashes of light that arranged themselves into a single powerful spotlight. In the center of the tower of brilliant light so created shone a hooded figure dressed in black. The figure slowly expanded itself until the head almost touched the ceiling. Baiman was unable to see the face that was shrouded by a black mask allowing only the phantom's two bright eyes to be revealed. Baiman's jaw hung loose, and his mouth flipped wide open like a cell phone, not so much from fright (he was now accustomed to the unpredictability of these supernatural visitors) but from a genuinely felt awe, as the figure contracted and adjusted its height to the proportions of the room. Baiman sat up, amazed to see the spirit shrink back to the size of an average man.

"This feels just about right. Don't want to give you a crick in the neck having to look up at me. Where were we? Yeah, so you're ready to do this, right?" asked the spirit.

"Yes sir, I am. I've learned much and wish to know more, particularly about the future," responded Baiman.

"Let's head out from the window then. Just hang on to my coat; you know the drill," said the spirit.

They walked up to the window, and Baiman looked out nervously at the street below. He clutched on to the spirit's arm, and off they went into the dark night that turned instantly into a cold, overcast morning. They arrived at a street corner that was very well known to Baiman. It was an upscale shopping area frequented by all the beautiful, successful people of the city. They entered a coffee shop that was situated next door to a well-established stockbroker's office.

It was packed with people in fashionable casuals jump-starting the morning with lattes, teas, bran muffins, and banana breads. Laid-back college students sat at tables wired to their laptops and tablets and early morning joggers and bicycle enthusiasts sipped their beverages and munched croissants and English muffins while shooting the breeze and occasionally checking phones and computer pads for text messages and e-mails. Baiman recognized a group of businessmen sitting together at a table. These were wealthy middle-aged men who regularly frequented the coffee shop upon transacting their business at the stockbroker's next door. Baiman recognized them as businessmen he had occasionally met over the years. As usual, they were utilizing their valuable time to exchange stock-market tips, bits of gossip, pieces of rumors, and news of the latest goings-on in the marketplace. The spirit led Baiman close to their table, where the men huddled over steaming cups of coffee and tea in earnest conversation. Baiman heard the paunchy fellow, a successful jeweler reputed to have the most bankruptcy filings the law would allow.

"So the old frog finally croaked," said the jeweler.

His companion, a real-estate developer who pulled out a vial of prescription pills and swallowed a few, added, "I wonder what the tightfisted old moneybags did with all his loot. He must have left it to someone."

"I only know he didn't leave any of it to me," said the third gentleman who was known in town to be the king of counterfeit automobile parts.

"He was dead broke when he died. They checked his home and his office and found nothing. No money, no will, nothing. There's talk that they need volunteers to pick up the body from the city morgue and give it a decent funeral so he can avoid a pauper's fate," said the fourth gentleman who owned a chain of pharmacies selling knock-off drugs.

"I would like not to pay for any darn funeral. Who was he to us? He didn't so much as buy me a cup of tea in all the years that I knew him," complanied the pharmacy owner.

"Which is cheaper, a burial or a cremation? Was he Muslim or Hindu? I say let us not get involved. Let them throw the mean old buzzard down a manhole. But I'll volunteer to carry the body if there is something to eat," said the fat jeweler.

"I heard that he had been dead for two days and would not have been missed but for the body stinking up the place," said the real-estate magnate.

Baiman swallowed hard and said to the spirit, "I know these men. I occasionally sat with them at such meetings, but I cannot tell to whom they are referring. They speak of someone who died. Perhaps I knew him."

"Hang on to my arm; we have to move on," said the spirit.

They arrived at a residential apartment complex and entered through the walls into a simple but elegant living room. A lovely middle-aged woman

in a white sari was knitting a sweater, and Baiman recognized her to be his dearly beloved sweetheart, Arti Patel. On the wall was a framed black-and-white photograph of her late husband. The photograph had a garland of fresh flowers around it. Baiman had not the time to ask the spirit any questions about why they were there in the first place, for the front door to the apartment opened, and in walked a beautiful lady who looked like a living, breathing, young Arti Patel.

"Hello, Ma, I have sad news for you. I just heard that your old friend passed away. They say he died in his sleep and was discovered in his bed by the woman who came to clean his apartment."

"First your father and now him," said Arti to her daughter, visibly moved. "May the good Lord have mercy on his tortured soul. You know Bharati, I loved your father very much and was never unfaithful to him. He knew about my friend and the fact that I almost married him. He would often good-naturedly tease me about it. But come, let's get ready for the Diwali puja, and if you don't object, we'll include him in our prayers."

"Of course, Mother, that would be the right thing to do," said the daughter, Bharati.

Baiman looked longingly at mother and daughter and said to the spirit, "She could have been my daughter." He sobbed, and through his tears, Baiman said to the spirit, "Are they speaking of me? Is this a glimpse of my future? Don't torture me in this way, kind Spirit, lead me home."

The spirit took Baiman by the arm, and in a heartbeat, they arrived at the home of Baiman's nephew, Bholaram Pahelvan. His young wife, Jayshree, was playing with their little baby. The usually cheerful Bholaram walked in with a serious look on his face.

"On my way home, I ran into Mr. Daftary, my uncle's clerk. He told me Uncle died in his sleep a few days ago. That clerk of his is really quite a

noble character. He said to me that he was very grateful to my uncle for giving him a job all these years. I have never known a man who was so ill-treated and yet was so grateful for the job he'd had. Can you believe that? He has a wife and children to take care of. His youngest child, who had special needs, died. The man was plainly deeply devoted to his son and was brokenhearted. I'll try to find him something." reported Bholaram to his wife.

"Did your uncle leave him anything at all?" asked Jayshree.

"Nothing. Uncle died the day before he was to pay his clerk his salary. I felt so sorry for him that I gave him the money I had saved to buy you a Diwali present," said Bholaram.

"It's a good thing you did. I don't mind it at all. You've always taken good care of me. I have never said this to you before, but I hated your uncle, especially for the way he treated you." said Jayshree.

"Jayshree, my sweet wife, don't speak ill of the dear departed." said Bholaram kindly.

"I'm sorry I got carried away. What became of all his money? You always told me he was very rich!" said Jayshree.

"The poor old rich man! It's very odd. The cleaning maid found him clutching his ring of keys when he died. When the authorities went to his office and opened the office vault, it was empty. It had nothing in it," said Bholaram.

"Nothing!" exclaimed his wife.

"Nothing. A lifetime spent accumulating his wealth, depriving himself of the most modest requirements, and he left nothing," said Bholaram.

"Perhaps he found some ingenious way to take it with him," said Jayshree in jest.

"That's very funny," said Bholaram, and the couple burst out laughing until both realized that it was not the time for levity, what with Uncle so recently dead.

Baiman was overcome with grief, and through his sobs, he said to the spirit, "My sweet nephew Bholaram and his charming wife, how neglectful and unkind I have been to them. He was my lovely sister's only son. How much he loved me, and how cold and unfeeling I was to him! Spirit, my poor clerk, did he lose his son? To think of how I might have helped him! Conduct me home, Spirit, my heart is not just broken, it is shattered to pieces."

"The boy's death helped reduce the excess population, remember? But we have one more visit, so let's get the show on the road, I'm running late," said the spirit.

Away they went as the sky became dark. It was late at night when they arrived at a slum in the shadiest part of town, where each morning municipal trucks would deposit the town's garbage. Drunkards and drug addicts yelled and cursed at one another, and criminal gangs lurked about the alleyways, settling scores with knives and chains. Stray dogs growled and fought over some putrefied edibles in the mounds of garbage.

Baiman whimpered with fear as he clutched onto the spirit's arm for dear life. They walked past unseen in the very midst of the vicious gang wars and arrived at the door of a dilapidated building guarded by two tough-looking characters and two snarling dogs on leashes. A mortified Baiman felt faint and went limp. The spirit picked him up in his strong arms, went past the guards, and moved up a flight of stairs that was crowded with some of the roughest characters in the country. They came to a locked door at the top of the stairs, where two heavyset men stood guard. The

spirit, dragging Baiman along, walked right through the door and entered the room. Baiman regained a semblance of consciousness and observed the scene before him.

The room was filled with piles of salvaged goods. Aluminum cans spilled from sacks, pieces of rusted iron lay in heaps, steel pots and pans lay helter-skelter, and bags of cigarette butts were stacked in one corner, as were assorted clothes in another. In the center of the room was a desk at which sat a man with a deep scar across his face. Standing beside him was another guard. On the other side of the table sat a shabbily dressed man whose eyes seemed to look in two different directions at once. He protectively clutched two large cloth bags. He pulled out a wad of tobacco and placed it under his lip.

"What goodies have you brought for Daddy today?" asked the man with the scar in a girlish whisper.

"This is a feast deserving of the banquet room," said his cross-eyed visitor. He grinned, exposing teeth that would warm the cockles of an orthodontist's heart.

The man with the scar giggled like a schoolgirl and said, "By all means, let us go in then." Turning to his guards, he ordered, "Bring my most favored fellow and me some tea, or would you prefer a cocktail?" he asked his visitor.

A guard unlocked the door to an inner room, and they walked into it, led by Scar Face and the guard. The spirit, with Baiman by his side, went through the walls and sat on a leather couch in a corner to watch all that transpired. Hanging in the center of the ceiling was an exquisite crystal chandelier. The walls were mirrored, and the room was set up like a conference chamber with handsome chairs around an oblong wooden table. An air conditioner sat in the only window in the room and whirred, and there on a polished cabinet stood an array of bottles of premium spirits and wines.

Scar Face presided in his chair as Cross Eyes fumbled with his cloth bags, placing several items on the table. He brought out a collection of expensive Rolex watches, silver candelabras, securities, gold and silver coins, share certificates, and treasury notes and put them in neat separate piles. Baiman immediately recognized the items to be his life savings, his personal booty that he had so carefully amassed in his office vault. Once again, had it not been for the spirit shaking him to his senses, he would have gone into cardiac arrest.

"Ah, these are most lovely things; do we dare ask if they are clean?" inquired Scar Face.

Cross Eyes explained. "All of these are laundry clean. And there are lots more where this comes from. I took good care of the maid who found him dead as a doornail. I married her yesterday. I got bills to pay now. Did not have to even break a window. Used his own keys for the job, and the keys went right back in his dead fist. Nothing here will be missed. The miserly sucker told no one of the existence of his stash. He's now dead, and the truth is he's not going to need money where he's gone."

Scar Face gleefully examined the merchandise displayed before him as a guard brought two briefcases. Scar Face opened the briefcases and showed Cross Eyes the neatly stacked notes.

"Young man, you did well!" said Scar Face.

"You did better!" replied Cross Eyes.

"What are your plans?" asked Scar Face.

"I'm thinking about changing my line of work to something more respectable. I'm going into the construction business—real estate—and for my leisure, I'll set up a few car dealerships. The whole world needs homes and cars.

I'll still be cheating, cutting throats, and plundering, only it will be more respectable."

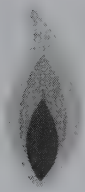
"That's a wonderful idea. Let's go fifty-fifty," said Scar Face.

"Done!" replied Cross Eyes.

"Happy Diwali, partner," said Scar Face.

"And happy Diwali to you and yours as well, Mr. Fifty Per Cent. You know my mother always told me there is a Goddess Laxmi but I never believed in her existence until now," said Cross Eyes.

They laughed heartily and toasted each other with rounds of premium single malt scotch in crystal glasses, rehearsing to be two successful businessmen at a country club. There was a wonderful warm feeling of camaraderie and mutual admiration in the room as the two newly minted entrepreneurs discussed their respective visions to take the world over by commercial storm. But Baiman was crushed while observing these events. He covered his face with his hands and slobbered all over the spirit's sleeve and pleaded with him to take him home. So agitated was he that he beat his breast, pulled the sparse yellowing hair on his head, bit his lip, and said, "Ouch," rolling upon the ground like a four-year-old.



CHAPTER FIVE

Diwali Morning

"I want to go home—wahhhh!" wailed Baiman as he twisted and turned in his bed. "My sweet sister—gone! The friends of my youth—gone! My partner of many years—gone! The love of my life—gone! The girl who would have been my daughter—gone. My life savings all gone. Waahh! Waahh! And then I die, only to roam about the universe in chains! Hoo Hoo Hoooo!" sobbed Baiman.

The spirit's voice from somewhere in his bedroom tried to comfort him.

"Now, now, settle down, partner."

Baiman regained some of his composure upon hearing the voice.

"Spirit, is that you? I can hear you but cannot see you anymore," asked Baiman as he blew his nose and wiped away his tears.

"As I told you earlier, kiddo, I'm from the future. Hope you understand now why I was sent in second instead of third in line. Somebody up there must have put in a good word for you. Could have been your sister. Future value of past and present deeds, remember! Well rise and shine, buddy. In a few hours it will be Diwali morning once again. Think of the things you can do.

You can start a family of your own, make the world a better place, spread joy where there is sorrow, and change today for a better tomorrow. I like that! Oh, I just received this c-mail. That's short for cosmic mail. Guess who's coming to dinner! Goddess Laxmi herself is gonna take you on her rounds about town. So quit whimpering, Charlie, and look sharp. I'm gonna keep my eye on you, and I'll check in on you sometime in the future. So for now, happy Diwali, *Namaste,* and have a nice life!" said the voice. "Oh, one last thing, fix that damn drip in the kitchen sink, it's driving me nuts!"

"Good-bye, Spirit. Namaste and happy Diwali to you," stammered Baiman.

In a flash of light, the spirit was gone. Daylight streamed through the window, and temple bells peeled merrily. It was Diwali morning once again. The birds were singing, stray dogs barked, cats meowed, donkeys brayed in the countryside, horses neighed joyfully in their stables, sheep frolicked in the meadows, happy cows mooed in the barns, mischievous monkeys chattered and swung from trees in Matheran, neighbors yelled out Diwali greetings to one another, families exchanged gifts, people bustled about and said kind words to one another, and Bollywood put on a song and dance as never seen before in the marketplace.

Baiman rose from his bed and stroked his jutting, unshaven chin. He went to the kitchen and filled a tumbler with water and poured it into the clay pot in the center of the living room. Suddenly he felt a strange sensation, as though something in the room had touched him. It raised the sparse yellowing hair on his head. He looked around the room, and lo and behold, there in the very same spot where the potted plant once sat parched and neglected stood the gorgeous Goddess Laxmi herself. She was a heavenly sight framed as she was in an orbit of light of shimmering gold, standing gracefully upon a giant pink lotus. Her face exuded a radiance and warmth that could defrost the coldest human heart, her shining eyes so striking as to knock a thug off his feet at a hundred yards. Baiman was on his knees in a heartbeat. Her four milk-white dimpled arms were ornamented with moons, stars, and whirling

planets, and upon her head she wore a golden crown studded with sparkling celestial precious stones from the distant galaxies beyond.

She sprinkled the room with colorful sparkling moonbeams and glittering little twinkling stars, and in an instant, the dried twigs in the clay pot were covered with the greenest leaves and would have handily won first prize at an international botanical competition. Baiman's sparse yellowing hair morphed into a salt-and-pepper mane that would make young girls swoon, and his face glowed with a healthy tan that George Hamilton would have envied.

"Namaste and happy Diwali!" said the Goddess Laxmi in her cream-soft voice.

"N-namaste! H-h-happy Didiwali to you, G-G-Goddess La-La-Laxmi. I'm b-b-blessed to h-have you vi-visit my hu-hu-humble ho-home," stammered Baiman as he folded his palms together and bowed his full head of salt-and-pepper hair.

"At ease, soldier," joked the goddess. "I've been by your side all along, only you were much too busy in the worldly war of strife and gain to notice me. Why don't you clean up, and we'll walk down together to your office. By the way, I got you a few little things as Diwali gifts. They're in your bedroom and bathroom. I'll see you downstairs when you're ready."

She vanished in a cloud of heavenly smoke, saving Baiman the embarrassment of mangling one more simple sentence. He staggered into his bedroom, and there, among his clothes on a hanger, stood a suit of clothes that the Maharajahs of India's many kingdoms, long before independence, would have gone to war for. Of course, they were genuine Versace. He made his way to his bathroom, which was adorned with perfumed candles and an array of heavenly toiletries, including the Ultimate Brushless Shaving Cream, the Ultimate Body Scrub Soap, as well as an energizing moisture treatment for men made by that eco-friendly and community-oriented company Kiehls (in business since 1851 and available at Macy's and other fine stores).

Baiman, not accustomed to receiving such an abundance of heavenly smelling gifts, was filled with the common dilemma of the average man about town as to whether he should shave his newly restored tanned face first or hop into the shower to give his frame, filled with newfound energy a leisurely scrubbing with all these wondrous delights.

Suffice it to say, he emerged refreshed from his pampered bath as a new man. He rubbed himself with vigor, finding the reflection of his newly acquired six-packs, broadened shoulders, and muscular chest in his dressing-room mirror. A merry tune danced upon his lips, and he whistled it away with the abandon of a carefree baby boomer at a concert featuring Amitabh Bachan, Vinod Khanna, and Kabir Bedi. He was taken aback by the unexpected and miraculous physical transformation reflected before him, and he smiled at himself in the mirror, displaying a set of baby-pink gums and gleaming white teeth that emitted a twinkle of wholesome goodness as remarkable as in the smile of George Clooney. Baiman wore the new clothes that the Goddess Laxmi had gifted him, and he looked at himself adoringly as he patted on some heavenly cologne she had left for him on his dresser.

Baiman had some difficulty tearing himself away from his reflection in the mirror. He did so with some reluctance, but not before he flashed one last winning smile, reminding himself that the benevolent and divine Goddess Laxmi was waiting for him and that she undoubtedly had a packed schedule. After all, it was Diwali, and millions of her devotees—tenants and landlords, slum dwellers and carpetbaggers, politicians and the politically disenfranchised, crooks and cops, black marketers and telemarketers alike—were dressed in their finest and awaiting her. Their wives and children had spent hours decorating their doorsteps with chalk drawings of myriad intricate Indian motifs to entice her to enter their homes to partake of a *pedda* or perhaps to lob a *ladoo*, or slip in a sip of fresh warm milk flavored with saffron and cardamoms before she dashed off to bless the homes of others in the country.

Baiman grabbed his keys and headed out into the living room to retrieve his only other beloved companion since Crorepathi had passed on,- his

walking stick. He walked with a determined swagger in his step to get there. It suddenly dawned on him that he had no need for the walking stick at all. The aches and pains, which were constant companions to both his kneecaps for many years, had vanished without a trace. The dull discomfort in the ball-and-socket joint of his right hip was but a distant memory, and his heels that had howled with every step he took seemed to have decided to become good neighbors to the arches of his feet. He found himself treading with athletic prowess on the balls of his toes as he once did when he was a schoolboy playing cricket, scoring a winning run to the cheering applause of his classmates. He was heading toward the front door of his apartment when his gaze fell upon the table beside his chair where he had placed his reading glasses and his bankers book. He saw a light-blue case bearing the trademark Tiffany and a note from the Goddess Laxmi, wishing him a happy Diwali. The tag on the box read, "$1,500," and inside it lay a most handsome pair of sunglasses that were truly the finest Baiman had ever set eyes on. He tried them on.

Everything he looked at seemed to be tinged with the hue of roses. He dashed back to consult the mirror in the bedroom to see how they looked on him and was most pleased to note that he looked like a matinee idol trying to avoid eye contact with throngs of screaming fans as flash bulbs popped from the cameras of the waiting paparazzi. He headed out from his apartment without so much as bothering to lock the door behind him. He shot down the stairs like an arrow from Lord Rama's legendary bow and was out on the crowded, sun-filled street shouting, "Happy Diwali, *Saal Mubarak,* Happy New Year" to all and sundry like a man possessed. He could hardly be heard over the sounds on the street, which was bursting at the seams and bending at the curbs with humanity celebrating Diwali with songs, dances, and entertainment suitable for all ages, with the possible exception of a lady in the crowd who had chosen to wear a rather low-cut blouse.

In an instant the Goddess Laxmi was by his side. He folded his hands and bowed low to her. She flashed her enchanting, heavenly smile at him and

lightly touched him on his tanned brow just below his salt-and-pepper blow-dried hair, leaving behind a perfectly formed red dot. She waved one of her hands and bade him look at the crowds. Instantly every face and figure in the crowd became that of the Goddess Laxmi herself. Baiman held his breath, and just as quickly, the faces and figures reverted to their original human forms, and Baiman exhaled most thankfully and resumed a normal breathing pattern.

She pointed toward the two men who had stopped by at Baiman's office seeking a donation the day before. They were speaking to the stout jeweler, the bankruptcy king of the city. Her riveting heavenly golden eyes encouraged Baiman to approach them. Intent on wasting not a moment, Baiman dashed over with lightening speed, wishing all whom he passed a happy Diwali. The Goddess Laxmi appeared by his side again as he said to the two men, "Pardon the interruption. Happy Diwali, gentlemen, Saal Mubarak to you. Happy New Year! I'm Baiman of the firm of Baiman Crorepathi—Money Market. You may recall you visited me yesterday to solicit a donation to bring some relief to the poor. I would like to make a contribution to your most worthy and noble cause."

"Ah, yes, we do recall. You had asked if there were no longer any prisons and jails," said the first of the two.

"And you also said, if I remember well, since memory has not failed me, although my wife insists otherwise, that you do not wish to encourage idle, lazy people to be merry, or at least words to that effect," said the other.

"Gentlemen, that was yesterday. Today it is Diwali, the most auspicious day of the year," said Baiman.

Parroting the words of his nephew, Bholaram, Baiman continued, "Gentlemen, I view Diwali, as millions of our brothers and sisters in the country do, as a cherished festival, a time of year when old grudges should be forsaken, old debts forgiven, and charity allowed to blossom in every human heart. It is that special wonderful moment in time, when the dry brown leaves of

the neem tree make room for sprouts of fresh little green ones, signifying a renewal of goodness and eternal hope. It is as though the highest powers in the universe have ordained harmony in the cosmos at this time of year, and all the planets rearrange themselves in deference to that command, to spread joy, hope, and love here on earth in honor of the Goddess Laxmi." With a theatrical flourish, he waved his arm to present to them the surrounding crowds. The gentlemen looked at each other in confusion, the one thinking that they had been accosted by a raving lunatic, the other suspecting that Baiman was impaired by one too many holiday drinks.

"Sir," said one of the men, "you not only sound different, but you look different."

Said the other, "Frankly, Mr. Baiman, had you not approached us, I would be hard-pressed to recognize you as one and the same person. But when would you like us to stop by?"

"I'm heading to the office right now. Come, let us walk there together," said a smiling Baiman with a flash of his dazzling white teeth and his baby-pink gums.

By the curbside outside his office, a group of street urchins were having a merry time, joyfully playing blind man's buff. They shrank away upon spotting Baiman heading in their direction. They presumed that the crotchety old geezer would surely box their ears if they dared to get in his way. But he waved at them most cordially, wishing them all a happy Diwali. One of the urchins who had a withered, twisted leg and used a tall bamboo pole almost twice his size as a crutch was not as fast to slip away. Baiman put his arm around him as though the boy were his favorite grandson.

"How would you like to make some money on this beautiful Diwali morning, young man?" asked Baiman to the lad, who squirmed, expecting to be

struck by a blow to the head. "It's a small job, but it pays well." From his pocket, Baiman pulled out a wad of currency notes and handed two hundred rupee notes to the lad.

"Get over to the grocery store and the fruit seller. Tell the owners that Salaram Baiman of Baiman Crorepathi—Money Market requests that they send their best representatives and their finest wares, for I have Diwali purchases to make. I will await them in my office," ordered Baiman genially.

"Yes, sir, I'll do so right away," replied the excited urchin, who limped away as fast as his good leg and his bamboo pole would allow.

Upon the termination of this brief exchange on the street outside, the bewildered gentleman accompanied Baiman into his office and sat in the visitors' chairs across from Baiman's desk. In an instant, the Goddess Laxmi appeared, sitting on a golden throne beside Baiman. Baiman rose from his chair and bowed to her. She blessed him, and he resumed his chair. The visitors, being unable to see her, found Baiman's conduct to be most peculiar and unsettling. They fidgeted uncomfortably in their chairs, not quite sure what to expect next.

Baiman produced his check register from his desk drawer and wrote out a check. He rose from his chair again and bowed his salt-and-pepper head low and offered it to the Goddess Laxmi. The Goddess Laxmi flashed a radiant smile at him and sprinkled a handsome cloud of moonbeams and tiny twinkling stars as an endorsement. Baiman handed the check to one of the gentleman. Upon seeing the amount made out on the check, the shocked man exclaimed, "Most generous of you, Mr. Baiman. This is by far the largest donation we have ever received in all the years we have conducted this charity drive. This will bring much joy and relief to a lot of poor people this Diwali and, in fact, through the following year. Thank you, kind sir."

"You are most welcome, but before I bid you happy Diwali and good-bye for the moment, I would like you to visit me after the holidays, for I wish to

establish a trust fund for the benefit of the poor and the destitute to alleviate their hardships and their daily struggles, for I believe, need, want, and lack of opportunity is much too widespread in the country. As a wise man once said, 'If free society cannot help the many who are poor, it can never save the few who are rich.' I would like to call it The Goddess Laxmi Trust. What do you think of that?" asked Baiman, sending a sideway glance to Goddess Laxmi, who smiled and scattered another bonanza of tiny twinkling stars and moonbeams. Baiman closed his eyes, folded his palms, and bowed low.

"There is no cause more worthwhile than that which you propose, and the sacred name you have chosen for the venture is most appropriate," said the gentleman.

Upon hearing this, Baiman once again turned to the Goddess Laxmi to gauge her reaction. She winked at him mischievously, and he roared with delight. The startled visitors rose from their chairs, mumbled happy New Year, ran from the office, and shut the front door firmly behind them, fearing that Baiman had irretrievably snapped.

Before long, the front door opened, and porters came in carrying all manner of produce and escorted by the shops representatives. Mangoes from Ratnagiri, walnuts from Kabul, saffron from Teheran, caviar from the Caspian Sea, foie gras from Strasbourg, wine from Burgundy, dates from Baghdad, figs from Jerusalem, chocolates from Zurich, grapes from Milan, goat cheese from Athens, *ladoos* from New Delhi, and apples from a garden called Eden in Pennsylvania. With the commanding presence of a five-star general addressing his brigadiers on the eve of war, Baiman personally inspected and picked the choicest offerings and had them packed in three separate gift baskets and ordered each to be delivered to the homes of his beloved Arti, his nephew, Bholaram, and his clerk Ashish Daftary. Having received their marching orders from their dear leader for the day, the vendors rushed to fulfill their mandate with the speed of commandos on a mission.

Upon their departure, he marched over to his vault and filled a small bag with gold guineas in mint condition, each bearing the noble head of Queen Victoria and shining just as brightly as they did when it was high noon in the British Empire. He helped himself to three bundles of rupee notes and stuffed them in his pocket for walking-about money. He also retrieved from his vault, the dunce cap that his unbending father had compelled him to wear to punish him for his failing grades. The front door opened, and a uniformed chauffeur announced that the Mercedes-Benz limousine he had ordered as a rental was at his disposal. He put on his rose-tinted Tiffany sunglasses and walked over to the gleaming machine with the dignity of a prime minister of India inspecting an honor guard at a Republic Day Parade in New Delhi. He entered the car as the mesmerized crowds outside took pictures of him, pushing, shoving, and begging for his autograph. He waved at his many admirers, who hollered and cheered until the car's tinted window went up, and then the gleaming machine purred away, separating him from his adoring fans.

He pressed the buzzer outside Arti's door. Bharati opened the door and stepped back in shock and awe, unable to restrain this suntanned Greek god from making his entrance. Her mother, the love of Baiman's life, the gorgeous Arti, was by the dining table inspecting the Diwali gifts he had sent her. Baiman folded his palms in salutation to the Goddess Laxmi, who sat on her throne beside the table. He walked up to his beloved Arti and enclosed her in his muscular arms. It was no lightweight hug, nor was it rendered in a brotherly sort of way. Dismiss that thought, for unimpeachable eyewitness accounts of the encounter by the Goddess Laxmi herself and Bharati settle that question with little need to further debate the matter.

He tightly embraced the long-lost love of his life and clung to her as though he were a drowning man in the middle of the Indian Ocean and she a straw hat, that he had mistaken for a life raft. He did not just graze her cheek to suggest a shadow of a 'smooch' common in the cocktail circuit among the jet-set crowd. Instead he planted a thousand kisses to cover every inch of her

lovely face. Not content that he had done enough to convey his affection, he crossed the Rubicon and kissed her on her luscious lips, and upon finding an opening, he went for it. Tongues lashed like swords in mortal combat until both contestants surrendered to bygone stirrings.

He gallantly withdrew his member of effective communication so as not to test the tolerance of prudish censors and took her gently by the hand and seated her in a vacant chair. He kneeled before her as a knight before a queen, and in a torrent of tears and half-completed sentences, he told her of his deeply felt sorrow for his past foolishness. To illustrate his point, he planted the dunce cap on his salt-and-pepper head. Arti and Bharati smiled and laughed, and even the Goddess Laxmi broke into a chuckle. Then Baiman gazed into Arti's eyes and, pleading everlasting love, he asked for her hand in marriage.

There was a hush in the room, and the Goddess Laxmi, in her infinite wisdom, decided that Baiman could use all the help he could get at this critical crossroad. Utilizing her heavenly powers, she caused the framed photograph of Arti's late husband to rise from its place and levitate across the room to make a perfect landing on the side table adjacent to Arti's chair. The photograph of her late husband broke into a smile, nodded its head, and encouraged Arti to say yes. Upon seeing this, Bharati broke into tears and said, "Ma, even Daddy has given you his blessings. Please, Ma, please say yes!"

The Goddess Laxmi also sent her a private message, informing her in no uncertain terms that the proposal met with her approval. Arti broke her silence, and with her eyes brimming with tears of joy said, "Yes, my king, I will marry you."

And Baiman, with the dance cap securely planted on his head, sang an old nursery rhyme he had learned as a child, "Lavenders blue dilly dilly, lavenders green, when I am king, dilly dilly, you shall be queen."

Somewhere in the far reaches of the universe, Baiman's crusty father cracked into a smile and corked opened a bottle of the very best produced in 1932 in the vineyards of Champaign, France, which he had been saving for a special occasion.

Here on planet earth, in the midst of his ecstatic outbursts of youthful exuberance, Baiman suddenly froze like a statue of a bygone emperor at the Caesar's Palace in Las Vegas. It dawned on him that his worldly mind had slipped, for he had forgotten all about the ring that he would need to slide on his beloved Arti's finger to seal the deal. But even the most cynical and hard-nosed among the Indian population will swear under oath, on the Bhagavad-Gita, that it is at times of minor and major disasters when the Goddess Laxmi intervenes in the affairs of the world to make things right. And fortunately, on account of Diwali, she happened to be in the neighborhood at the time.

The doorbell rang, and there stood a cheerful individual with a delivery from Amazon.com at the threshold of the entrance. It was a package addressed to the "King for the Day." It is at such times when even the Goddess Laxmi needs Amazon.com as an able and willing partner to help with the logistics of timely deliveries. After all, one cannot expect her to do everything all by herself! Baiman tore open the package with an eagerness that bordered on frenzy. It contained two jewelry boxes and he brought them forth with a graceful flourish. He drew out a stunning diamond ring surrounded by rubies and emeralds from one and slipped it on Arti's finger. From the other box he extracted a gorgeous diamond necklace that he placed upon the neck of her charming daughter. Baiman, Arti, and Bharati held each other tightly in a group hug that lasted a whole minute, with the Goddess Laxmi lodged in the middle.

"Surely it is a gift from the Goddess Laxmi that two of my favorite words, Bah and Arti, are now reconciled in the name of my daughter Bharati," said Baiman. Goddess Laxmi, with a smile and a flourish of moonbeams and twinkling stardust, summoned the most beautiful angels in heaven. They came forth in their glittering finest to sing and dance in celebration of the season and to shower their blessings on the new family.

It would be an unforgivable transgression if the tale did not include a brief account of Baiman's visit to the home of his nephew, Bholaram Pahelvan, that Diwali. Bholaram was hosting a Diwali bash, where songs and dances of the young and fashionable of the city were punctuated with splendid fireworks, food, and drink truly deserving to be served to kings, conquerors, and their consorts. Baiman took his dazed nephew and his wife aside and introduced his dearly beloved Arti and the lovely Bharati to them as the Goddess Laxmi smiled her approval.

He announced to his nephew that he was shutting down his loan-sharking operation forever to venture into more respectable enterprises, such as real-estate development and a string of car dealerships, for he had been tipped off by a knowledgeable source that the future lay in housing and automobiles. According to the new business plan, Bholaram was to become the chief executive officer, with a 49 percent stake in the new company. Baiman's hard-working and loyal bookkeeper, Ashish Daftary, was to be appointed chief financial officer for his years of service that he had performed with sterling honesty, dedication, and loyalty. Apart from a considerable raise in his salary, the humble bookkeeper would also be a participant in a profit-sharing plan, a pension plan, and scholarships for the education of his children, company-paid health-care benefits, and a housing allowance to boot. In addition, for his decades of service in his dingy and dark office cubicle, he was now to occupy a spacious office with a panoramic view of the Arabian Sea at the company's new corporate headquarters at Nariman Point in South Mumbai.

* * *

It was the day after Diwali, and Ashish Daftary rushed into the office, only to find Baiman standing outside his dingy cubicle. On his desk there was a portrait of the Goddess Laxmi with perfumed candles all around illuminating her beautiful face. "Sir, I'm sorry I'm late by a few minutes, and thank you for those wonderful Diwali gifts you sent to my home. My wife and children were supremely happy, and we said special prayers for you," stammered the accountant.

Baiman smiled and said, "Mr. Daftary, happy New Year," and handed him a stack of gold Queen Victorias and discussed with his loyal and trustworthy employee his plans for the future and for Diwalis yet to come.

From that memorable Diwali onward, Baiman was a changed man. As chairman of the Goddess Laxmi Trust with his loving wife and adoring daughter by his side, he devoted his full time and attention to the endemic problems of the country's downtrodden masses. He sponsored and financed programs and projects to provide clean water, fresh air, and primary, secondary, and higher education for the nation's children. He utilized his boundless energy to urge captains of industry, civil servants, and other likeminded individuals in the country to build bridges over swamps, feed the hungry, educate the unlettered, operate clinics and hospitals for the sick, create enterprise zones in the slums, build cities in the nation's landfills, establish trade schools in the ghettoes, and construct affordable homes for the street dwellers and the homeless.

Diwali, that festival of eternal light and hope, that most auspicious moment in time and space, forever changed Salaram Baiman, who once considered it to be humbug. For the rest of his remaining days on earth, he proceeded with untiring zeal, attending to his charitable works guided by the flame of Diwali lit by the Goddess Laxmi in his heart. He worked tirelessly to inspire scores of others to do the same, and the country was a better place for it. On each subsequent Diwali, as the world would celebrate that most joyous of festivals, Baiman's gaze would be drawn skyward, and there in the far distance, he would see white clouds in the shapes of the apparitions that had so transformed his life among the stars, and he would kneel and offer a silent prayer of thanks and whisper to those kind departed souls, "*Namaste, jai* Laxmi. Happy Diwali, and a Happy New Year."

THE END

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DISCARD

Subash Kundanmal

"Kundanmal's spin on Dickens is enjoyable, relevant and heartwarming, with a good dash of humor. A refreshing take on a classic for a new, diverse generation."

Kirkus Reviews

On the eve of a recent Diwali, (that glorious Festival of Lights), the cantankerous and vainglorious moneylender, Salaram Baiman, comes face to face with a Shakespearean truth, to wit: "There is a divinity that shapes our ends... ." The fantastical events he experiences transforms his view of the world and of himself. That Diwali his feet are set upon a path that liberates him from his venial bondage to avarice and self-absorption. The Goddess Laxmi with her helpmates illuminates his understanding of the true significance of Diwali and the moral imperative of benevolence in a world that is disproportionately poor and disenfranchised.

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